

THE INDEPENDENT

FORESTER

THE OFFICIAL ORGAN OF

THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.



NUMBER OF MEMBERS 1st DECEMBER, 1897

121,910

SURPLUS FUND 1st JANUARY, 1898

\$2,558,832.78

Vol. XVIII.

Toronto, Ont., Jan. 15, 1898

Number 7

Limit of Age for Admission is from 18 to 65 Years

Rates of Monthly Assessments.

To secure (1) the Monthly Benefit, (2) the Total and Permanent Disability Benefit, the members of the I.O.F. are required to pay the small monthly rate shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

AGE	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
18	10	15	20	25	30	35
19	11	16	21	26	31	36
20	12	17	22	27	32	37
21	13	18	23	28	33	38
22	14	19	24	29	34	39
23	15	20	25	30	35	40
24	16	21	26	31	36	41
25	17	22	27	32	37	42
26	18	23	28	33	38	43
27	19	24	29	34	39	44
28	20	25	30	35	40	45
29	21	26	31	36	41	46
30	22	27	32	37	42	47
31	23	28	33	38	43	48
32	24	29	34	39	44	49
33	25	30	35	40	45	50
34	26	31	36	41	46	51
35	27	32	37	42	47	52
36	28	33	38	43	48	53
37	29	34	39	44	49	54
38	30	35	40	45	50	55
39	31	36	41	46	51	56
40	32	37	42	47	52	57
41	33	38	43	48	53	58
42	34	39	44	49	54	59
43	35	40	45	50	55	60
44	36	41	46	51	56	61
45	37	42	47	52	57	62
46	38	43	48	53	58	63
47	39	44	49	54	59	64
48	40	45	50	55	60	65
49	41	46	51	56	61	66
50	42	47	52	57	62	67
51	43	48	53	58	63	68
52	44	49	54	59	64	69
53	45	50	55	60	65	70
54	46	51	56	61	66	71
55	47	52	57	62	67	72
56	48	53	58	63	68	73
57	49	54	59	64	69	74
58	50	55	60	65	70	75
59	51	56	61	66	71	76
60	52	57	62	67	72	77
61	53	58	63	68	73	78
62	54	59	64	69	74	79
63	55	60	65	70	75	80
64	56	61	66	71	76	81
65	57	62	67	72	77	82

The rates for monthly assessments are as follows:

Age of Member	Monthly Assessment	Monthly Assessment	Monthly Assessment	Monthly Assessment	Monthly Assessment	Monthly Assessment
18	10	15	20	25	30	35
19	11	16	21	26	31	36
20	12	17	22	27	32	37
21	13	18	23	28	33	38
22	14	19	24	29	34	39
23	15	20	25	30	35	40
24	16	21	26	31	36	41
25	17	22	27	32	37	42
26	18	23	28	33	38	43
27	19	24	29	34	39	44
28	20	25	30	35	40	45
29	21	26	31	36	41	46
30	22	27	32	37	42	47
31	23	28	33	38	43	48
32	24	29	34	39	44	49
33	25	30	35	40	45	50
34	26	31	36	41	46	51
35	27	32	37	42	47	52
36	28	33	38	43	48	53
37	29	34	39	44	49	54
38	30	35	40	45	50	55
39	31	36	41	46	51	56
40	32	37	42	47	52	57
41	33	38	43	48	53	58
42	34	39	44	49	54	59
43	35	40	45	50	55	60
44	36	41	46	51	56	61
45	37	42	47	52	57	62
46	38	43	48	53	58	63
47	39	44	49	54	59	64
48	40	45	50	55	60	65
49	41	46	51	56	61	66
50	42	47	52	57	62	67
51	43	48	53	58	63	68
52	44	49	54	59	64	69
53	45	50	55	60	65	70
54	46	51	56	61	66	71
55	47	52	57	62	67	72
56	48	53	58	63	68	73
57	49	54	59	64	69	74
58	50	55	60	65	70	75
59	51	56	61	66	71	76
60	52	57	62	67	72	77
61	53	58	63	68	73	78
62	54	59	64	69	74	79
63	55	60	65	70	75	80
64	56	61	66	71	76	81
65	57	62	67	72	77	82

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The Independent Forester

VOL. XVIII. JANUARY 15TH, 1898. No. 7.

The Official Organ of the Independent Order of Foresters.

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ters relating to advertising should be addressed.

TORONTO, CANADA, JANUARY 15, 1898.

1. Send all matter relating to THE INDEPENDENT FORESTER and questions on points of Forestry 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, Temple Building, Toronto, Can.

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

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

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

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

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

8. Recording Secretaries will immediately notify the Manager, at Toronto, giving in each case the name and address in full

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

Editorial.

Special Notices.

From this out THE INDEPENDENT FORESTER will go to press on the 15th of the month. The official reports for the preceding month will be given, so that members will be in possession of the latest information at the earliest possible date. In this issue we give the reports for November and December. One or two reports we are obliged to hold over till our next issue, owing to the pressure on our space. Will our correspondents throughout the Order please note the change in our date of issue. All copy must be in *our hands* by the *fifth* of the month. We count on the co-operation of our readers in maintaining the reputation of our official organ as "*the completest fraternal paper published.*"

Courts are hereby instructed to transmit at once to the Supreme Secretary, under the hand of the Chief Ranger and Recording Secretary and the seal of the Court, a statement certifying to the names of the brethren in their Court who have won prizes.

Give the following information in the statement :

1. The name of each prize winner.
2. State what prize the brother has won.
3. Give the name of each of the initiates for whom the prize is claimed.

The Surplus on the 1st January, 1898, stood at **\$2,558,832.78.**

**

Quebec, Ohio, Minnesota and British Columbia make a fine showing. Each is in three figures for December.

**

"Make assurance doubly sure," and begin the new year with a benefit certificate in the I.O.F. The cost is little, the protection great.

**

For 1897 the Medical Board examined **37,168**, an average of 3,097 per month, and 119 per work-

ing day. Dr. Millman does great work, both as to quantity and quality. **

And again it is New York with 491 accepted applications for December. Michigan is a close second with 470; Illinois third with 317, and California fourth with 311. **

For December the applications numbered 5,066; of these 4,501 were accepted and 565 rejected. We wish the "old liners" a happy new year. We are at peace with the world. **

To-day! it is the only day of which you are sure. Even a day is given us moment by moment—a kind of call loan, that may be recalled without any notice. What you purpose doing, do now. **

The West is coming rapidly to the front. California has always been in the van. Now Washington, British Columbia and the Northwest Territories are making large and steady gains. Keep the good work going. **

There is lots of life in Old Ontario still. The Province, which was divided into three jurisdictions a little over two years ago, gave 598 accepted applications for December. The figures are 257, 160, 181, for Centre, East and West, respectively. Keep it up. **

"We are coming, great Chief Oron.,
One hundred and fifty thousand strong."

So says a Western brother, who writes in couplets. We accept the sentiment, and forgive the omission of a few syllables from our honored leader's name. **

Our good resolutions are still fresh in our memories. The world will only know and understand them as we reduce them to practice; then they belong to humanity. The value of a good intention is in the act of which it is the forerunner. Many mean well, fewer do well. **

"Every day is a beginning," and should find us not only further on in life's highway but further up in life's achievements. Don't delay the good you would do. To delay securing a new member for the I.O.F. would be to undervalue the advantages of membership in our great Order. **

We commend the kindly practice of some courts in remembering the family of a departed brother with some token of good will, during the holiday season. Such deeds are beautiful and tangible illustrations of the benevolent and fraternal spirit. The custom deserves to become general. **

This will be an epoch-making year in the history of the I.O.F. The Supreme Court will meet in

Toronto in August. The "Temple" will be formally dedicated. The surplus will reach and pass the \$3,000,000, and the membership on Aug. 1st, 1898, is to be at least 150,000. **

A net gain of 25,000 for the first eight months of 1898. Let no one say it can't be done. It can. All that is requisite is the will. Every five members working together for eight months and only securing one member, and the number will be gained. Double the number might be gained. **

The "good times" are doubtless returning. The many are more hopeful than they have been for years. To a few the times are no better; for them it is still the same arduous struggle for bread. The aged, infirm, unfortunate and discouraged are with us. All call for the exercise of the high principles cherished by our Order. **

During the year just closed you have seen changes—friends and acquaintances have gone beyond your sight and ken. You have noted the difference in the circumstances of the family of the man who was a member of the I.O.F. and the man who was not. You will prize your membership more and you will lose no opportunity to persuade others to join. **

What important duties remain unperformed? Remember there is a year less of time for you than there was twelve months ago. What about the benefits that you thought of securing by joining the I.O.F.? Hurry up and secure membership. Thoughts and intentions have a value only as they become crystallized into life and conduct. Hand in your application. **

Members everywhere will note with satisfaction the marked increase in the applications for membership from Great Britain. Some people have been a little impatient of the slow growth in the old land, forgetting that four or five years do not count very much in the history of a great enterprise. The progress of the Order in Great Britain has been greater than it was in Canada during the first few years following its introduction. **

How many of those who began the year just ended full of life and hope failed to see its close! History is continually repeating itself. The same will be true of not a few to whom this year opened full of promise and opportunity. To provide for the future with all its uncertainties is a first duty. A benefit certificate for one or more thousands in the I.O.F. is within the reach of every insurable man, and he should secure it for the protection of his loved ones without a day's delay.

A Happy New Year.

Once again we find ourselves at the beginning of a new year. Obedient to the promptings of our more generous and fraternal instincts, rather than in conformity to custom, everybody is wishing everybody else a "Happy New Year." Some belittle "good wishes;" they cost little; they accomplish even less. All this we deny. They cost something; they mean the kindly, unselfish thought of the one who gives them expression. To be thought of sympathetically is to be made debtor to the one who in life's press finds time to give us even a thought. Many are the persons whose drooping spirits have been cheered by one earnest, hearty word of hope and goodwill. Each year should be an improvement on the one that went before. The life should be more useful, and, therefore, happier. Happiness is only met in the path of duty. "Be virtuous and you shall be happy" is only another way of saying, "Do your part; do it well, and you will not lack enjoyment." To the 125,000 members of our great Order, their families and friends, we wish a *Happy New Year*. May 1898 enrich them with all good and exempt them from all evil.

The Officers for 1898.

We would like to give the names of the brethren that have been chosen by their courts to fill the various offices during the coming year. To do this, however, we would require *all* the space of THE INDEPENDENT FORESTER for at least *eight months*. We fear our readers would complain. Courts that have sent a list of the officers chosen will understand our inability, owing to lack of room, to publish their names.

We extend to the brethren so honored our congratulations. We expect good work at their hands, work that will be an improvement even on the excellent service rendered by their immediate predecessors. "On and upward," is the order of things in the I.O.F. The year on which we have entered has great possibilities for the great Order of which we are all proud. The completion of the magnificent "Temple" building, the permanent home of the Order; the formal opening and dedication when the Supreme Court is in session; the first meeting of the legislative body of the Order at its own headquarters; the determination of the Chief and his colleagues and co-workers to meet Supreme Court with a membership of 150,000, and a surplus of \$3,000,000, are among the features of the year that will call forth the best efforts of all foresters, whether in office or in the ranks. Great things are looked for. We believe results will justify expectations. May our officers have every comfort and success in their work.

Speak Well of Your Order.

People don't want to hear of your doubts; they have these of their own. Tell the world of your beliefs and certainties and you will find eager listeners, and men will go away from you made resolute by your words. Don't find fault unless it be with yourself, and then only that you may correct the fault found. No one is crediting with eminent ability the individual who goes about criticising adversely everything and everyone. It does not call for much grey brain matter to be a kicker. Censorious people are not clever, they are only disagreeable. They must not think either that, because they are disagreeable, they are necessarily good. There are in every organization individuals whose calling seems to be to find fault. And they labor to make "their calling and election sure." Happily the cavillers are few in the I.O.F., and the number is growing less; those remaining must suffer from the loneliness of isolation. Most of us came into the Order because some one in it spoke well of it to us, commended its benefits and expressed faith in its management. Those of us who brought others into it followed a similar course. The man who does not believe in an institution should, in obedience to his belief, sever his connection. We are looking for large additions to our ranks during the coming months. We count on the continuance of the advocacy of the I.O.F. by the members. As time strengthens their faith in its principles, and deepens their loyalty, so time will increase their zeal for its advancement. The Order acknowledges gratefully the grand work done for it through the generous words and earnest efforts of the brethren. Let the good work go on.

The Court Entertainment.

It is becoming a recognized thing for the members of Subordinate Courts to give in the course of the year a public entertainment to their families and friends. The idea is an excellent one. The function is always one of the most popular of the season. More than one good object is served by it. Members have a social evening with one another, their families have an opportunity of coming together and enjoying the hospitality of the Order, the public that are usually invited have an opportunity of seeing something of the social side of the Order, and of learning about the benefits that it confers on members and their families. It will doubtless be the aim of courts giving entertainments to combine both pleasure and profit. The programme should be of moderate length and superior quality; sometimes quality is sacrificed to quantity. Care should be exercised to the end that the principles and aims

of the I.O.F. should be set forth clearly and persuasively by a speaker thoroughly familiar with the Order. The providing of refreshments always adds to the sociability. The charging of an admission fee should be avoided. The presence of those that it is desirable to interest can always be secured by a neat card of invitation. By all means let every court have a public meeting, and of the kind designed to give pleasure, and promote the interest of the I.O.F.

Don't Lapse.

Most of the vexations of life are avoidable. Fate is too often credited with what is due to the individual. The good luck of one is the result of his judgment and industry. The ill luck of another is his thoughtlessness and inefficiency. The other day, in one of our large cities, a young, strong man, the only support of his widowed mother, dropped dead at his work. He had no deposit in the bank, and carried no insurance. A year ago he was a member of the I.O.F. Acquaintances that were not friends said, "Why waste your money? What does a man of your years and health need of insurance. Drop it." He dropped it. People say, "What hard luck." It would be much more correct to say, "What want of forethought, and what disregard of the teachings of experience." The race is not always to the swift. Keep up your assessments. If you haven't the money say so frankly to your court; they will gladly carry you for a month or two. Fraternity is more than a name, and the worthy brother will find brothers to help in his hour of need.

"Secure a New Member."

Growth is an evidence of life, it is also not unfrequently a condition of life. The permanence of the I.O.F. depends on a constant influx of new members. In that particular it is not unlike all similar organizations. Given a continuance of able management such as the Order has enjoyed under the present Executive, and a steady gain in membership, much less even than it has been for the past sixteen years, and the Independent Order of Foresters will be as permanent as the human race. In the past the Order has enjoyed in a rare degree the active co-operation of the rank and file of the membership in the work of making its principles and aims more widely known. It is not too much to say that fully half the members have been brought into the I.O.F. by the voluntary, unpaid efforts of those in the Order; they had made trial of it, and their experience prompted them to make the effort to induce others to share its benefits. The value of the service so rendered cannot be over-estimated. The Order has been strength-

ened, the family has been protected, and the individual has received the educative, social and fraternal benefits that flow from membership.

We want the good work to go on, not only with undiminished, but increased earnestness. The membership aimed at by September 1st, 1898, is 150,000; this means a gain of 25,000 in the next eight months; if only every fifth brother now in the Order brings in another in all that time the work will be accomplished. Surely that and more can be done when the well known loyalty and enthusiasm of our brethren are actively engaged promoting the welfare of the Order, to whose advancement they are pledged. Every brother owes it to the Order and to himself to put forth an effort to secure a new member. We advise that the effort be not delayed. Every brother has an acquaintance, friend or relative not yet in the Order who is a desirable and eligible man for membership, and whose family needs the protection the Order affords. Get his application. Every additional member is added strength and security. Secure your new member, and the total membership on Sept. 1st will be over 150,000; less it must not be.

Presentation of a Portrait of the Chief.

As pleasant an event as one can imagine took place in the beautiful court room of the Temple, on Thursday, 23rd Dec., 1897, when a splendid life-size oil painting of the Supreme Chief was unveiled by the Supreme Secretary, in the presence of the full office staff, and by him presented in a felicitous speech to the head of the Order. In accepting for the Order the portrait of himself, so generously donated by the artist, John C. Whale, of Brantford, and which was handsomely framed by Bros. Casey and McConnell, Dr. Oronhyatekha spoke in his happiest and most kindly vein. He complimented the artist, who, with only a photograph to guide him, had produced so striking a likeness. He thanked Bro. C. C. Whale for providing this pleasant surprise for him, and the brothers who had at their own expense placed it in such an elegant frame. Had he been privileged to choose the place and circumstance, he would not have it otherwise than it was. Surrounded by his colleagues and co-workers, he accepted for the Order the excellent painting that they saw before them. He hoped it would remind future generations of Foresters, as they met in the court room, of one whose life work was the building up of the Order, and whose highest pleasure came from advancing its interest. On motion of Bro. Rev. A. Macgillivray, P.H.C.R., seconded by Bro. E. S. Cummer, P.S.S., the hearty thanks of the staff were tendered to the artist, Mr. John C. Whale; Bro. C. C. Whale, with whom the happy idea of presenting the portrait originat-

ed, and Bros. Casey and McConnell for the frame. Three ringing cheers were given for the Chief, and a very pleasant function was over.

Companions of the I.O.F.

Interest in this auxiliary of the I.O.F. continues unabated ; in fact, it is steadily increasing. Eighty courts have been reported as instituted, and returns of new courts are constantly being received. An increased number of ladies and gentlemen (the men being largely brother Foresters) are making application for authority to institute courts ; so much so that the Chief has been obliged to decline commissioning some of them, owing to the fact that there are already several Deputies in the place. However, there is still room for more Deputies and more courts, and he will take pleasure in corresponding with all those who desire to institute courts.

We will be glad to receive, for publication in these columns, short notices of matters of interest relating to the Companions. It is our intention to have a column devoted to the Companions, and therefore if the officers and members will send us their contributions of news we will make that column a highly interesting one. Let us hear from you.

Foresters' Cottage.

Muskoka Sanatorium for Consumptives

We wish to call the attention of our readers again to this benevolent and praiseworthy enterprise. Mr. Gage and those associated with him have set about doing, and that not a day too soon, all that modern science under the most favorable circumstances can do, to check in its early stages the development of consumption. The Sanatorium at Gravenhurst, for the treatment of those who show symptoms of consumption, has only been open to receive patients for a few months. Already all the available room is filled. The accommodation is not nearly equal to the demands for admission. The results of the treatment have been most encouraging. Numbers have returned to their homes feeling as well as ever, and to all appearances cured.

Any one who reads over the mortuary statement published in the FORESTER each month will note that more deaths result from lung trouble than any other cause. This is in spite of the careful and rigid examination of our Supreme Physician, Dr. Millman. Humanly speaking, many lives might be spared if prompt and decisive means were taken at the first appearance of the disease. It is the design of the Sanatorium to meet this need. Foresters are asked to contribute, through their courts, a few cents individually to erect a six-roomed cot-

tage in connection with the Sanatorium, the cottage to be known as "Foresters' Cottage," and to be available to the limit for its capacity to members of the Order. We are confident this appeal will meet with a prompt and generous response. The cottage will be a monument to the benevolent spirit of the Order. The Order will be profited by saving the life of members threatened with this dread disease, that Prof. Bryce says "*carries off in Ontario more people than all other diseases combined.*" Since the compilation of his recent report three thousand more persons have succumbed to the scourge. Dr. Bryce argues that it is more dangerous to the community than any other infectious disease, and that it is impossible for it to be successfully coped with by any private efforts.

We trust the response of our brethren will be sufficiently prompt and liberal to warrant the letting of the contract before the winter is over, when stone and other material can be laid down cheaper than during the summer months. The cottage could easily be ready for opening by the time Supreme Court meets in Toronto. An excursion for its dedication would form an interesting feature of the proceedings of the Supreme body. We are satisfied that if members throughout the Order give ten cents each enough will be received to erect the bronze statue of the Chief, and not only build but furnish the cottage. The Rev. A. Macgillivray, P. H. C. R. of Ontario, is Secy. Treasurer of the cottage fund as well as Secy. for the Statue Fund. He acknowledges the following contributions for the Foresters' Cottage.

Dr. Oronhyatekha.....	\$10.00
A. Macgillivray.....	5.00
Foresters' Service Bonar Church	
Per Rev. A. Macgillivray.....	12.00
Court Empress, Smithville, Ont....	10.00
Court Destiny Tacoma, Wash....	5.00
Court Rounthwait, Manitoba.....	2.45
Court Destiny Tacoma, Wash....	2.00
Court Kinmount, Kinmount, Ont.,	3.02

To the Farmers of Canada.

[We cheerfully insert the following and hope the farmers of Canada will take advantage of the opportunity to secure some valuable samples of seeds that have been tested.—Ed.]

The annual distribution of samples of some of the best varieties of seed grain to farmers, for test in the different parts of the Dominion, has, during the past ten years, done much to direct attention to the importance of sowing the best sorts of seed, and in many sections of the country this introduction of new sorts has resulted in a decided improvement in the yield and quality of the grain produced. Nearly all the varieties sent out are grown on the Experimental Farms and are selected from among those which, after being submitted to careful and

repeated tests, have produced the largest average crops of grain of good quality.

Having received instructions from the Honourable Minister of Agriculture to continue this useful work and make another distribution during the coming season, I shall be pleased to receive applications from all who desire samples. As heretofore, *one sample of one variety only* can be sent to each applicant, and the distribution will be confined to samples of wheat, oats, barley, field peas, Indian corn and potatoes.

Among the varieties of grain to be distributed during the coming season will be some of the more promising of the new cross-bred sorts which have been produced at the Experimental Farms. All the grain sent out will be carefully cleaned and true to name. To prevent the disappointment which occurs when parties receive samples of varieties they already have, it would be well for each person applying to name two or three sorts which he would prefer, arranging them in the order of preference; when, in case the stock of the first named variety is exhausted, the second or third could be substituted. As it is proposed to only send these samples on personal, single application, it is important that every farmer who desires a sample should apply for himself. List of names will not be considered. All letters addressed to the Central Farm at Ottawa may be sent free of postage, and the samples weighing three pounds each will be sent free to the applicants, through the mail. The distribution will begin early in December, and as the stock is limited and the applications will be filled in the order in which they are received, those sent in early will have the advantage. Applications may, however, be sent in at any time before the 1st of March; but after that date the list will be closed so as to ensure the sending out of all the samples in time for early sowing.

WM. SAUNDERS,
Director, Experimental Farms.

CENTRAL EXPERIMENTAL FARM,
OTTAWA, Dec. 5th, 1897.

Minimum Premium Rates for Fraternal Benefit Societies.

One of the problems now confronting fraternal benefit societies, and the one most vital to them, is the question of premium rates.

There can be no longer any question in regard to the fact that fraternal organizations can give insurance protection to their membership at a less cost than any organization which has not the "lodge system," and which is compelled to employ an army of paid agents to carry on its business. There are, of course, other factors than merely the difference in the cost of management in the two systems, which affect the actual cost of assurance that will be noted later on. The broad statement can be made, without fear of successful contradiction, that assurance can be given at a less figure than the old line companies charge, but just how much less is the problem that must be solved by fraternal benefit societies.

It seems to us that it ought not to be very difficult to estimate pretty accurately the reductions which can be made by reason of the difference in the cost of management between the old line com-

pany system and that of the fraternal benefit society system.

As a rule, the premium rates of an ordinary assurance company are loaded with about 25 per cent. for "management expenses." Some companies use much less, while others use a great deal more than 25 per cent. of their premium income for the purpose of management expenses; but whether a company uses more or less the "loading" for management expenses remains always the same.

The report of the Committee on Statistics at the last session of the Fraternal Congress shows that among the fraternal organizations, an average of less than 7½ per cent. of the premium receipts were used for management expenses, notwithstanding the fact that the premium rates of the fraternal benefit societies were less than one-half of those of the old line companies. Having in view these differences, it would be quite safe to say that the rates of the fraternal benefit societies could be reduced at least 22 per cent. below the rates of the old line companies and still leave as much money for the policyholders as in the old line system.

THE DIFFERENCE IN THE PRIMARY OBJECTS OF THE TWO SYSTEMS.

There is another element affecting the premium rates to be taken into consideration, and that is the fact that the primary object of an old line stock company is to *make a profit on the investment of its shareholders*, and therefore the premium rates of all such companies must be made high enough to produce the required dividends for the shareholders.

In a fraternal benefit society no dividends are required for shareholders, and therefore its premium rates could be lowered below the rates required for an old line company, at least by the amounts collected for dividends and paid to the shareholders.

The percentage of premiums actually used for this purpose and for management expenses can be determined pretty accurately, and it goes without saying that the premium rates of fraternal benefit societies may be reduced by a corresponding amount, less the small percentage required by fraternal benefit societies for management expenses, without in any way impairing the financial strength of such societies.

In the report of the Insurance Commissioner of Illinois for 1896 we find that the 22 companies embraced in Table No. 1, which follows, used for management expenses and dividends to shareholders, during the 27 years ending with 1895, an average of 26 per cent. of their premium incomes. That, as a matter of fact, one company used 51 per cent., another 55 per cent., and one 67 per cent. of its premium income for management expenses and dividends, and still prospered. The Blue Books of Canada, which are the Government Reports, show that the five companies represented in Table No. 1, for the 10 years ending with 1896, required only 31.18 per cent. of their incomes to pay all losses, including matured endowments and annuities. Does not this demonstrate that the cost of assurance is in some instances less than 50 per cent. of the standard old line rates? If we take the percentages of premiums used to pay all losses, shown in Table No. 1, we shall find that the actual cost of assurance is less than 50 per cent. of the standard rates, being in fact only 35.28 per cent. among the American companies, and 31.18 per cent. among the Canadian companies.

TABLE No. 1.

EXPERIENCE OF 23 AMERICAN OLD LINE INSURANCE COMPANIES FOR THE 27 YEARS FROM 1869 TO 1895 INCLUSIVE, SHOWING THE ACTUAL COST OF \$1,000 ASSURANCE AND THE PERCENTAGE OF PREMIUMS USED FOR EXPENSES, DIVIDENDS TO STOCKHOLDERS, ETC., ALSO THE EXPERIENCE OF FIVE OF THE BEST CANADIAN OLD LINE COMPANIES FOR THE 10 YEARS ENDING WITH 1896.

NAME OF COMPANY.	Com- menced busi- ness in	Ye's old in 1895	Total Premium Receipts from 1869 to 1895 Inclusive.	Total Losses Paid, including Matured En- dowments and Annuities.	Per- centage of Prem- iums used to pay all Losses	Total paid for Commissions, Dividends, Sal- aries and other Expenses.	Per- centage of Prem- iums used to pay Ex- penses, etc.
Berkshire Life.....	1851	45	\$ 19,373,427	\$ 7,577,635	39.10	\$ 4,459,651	23.01
Equitable Life, Des Moines, 1833 to 1895.....	1867	20	1,537,426	469,640	30.55	675,398	43.93
Equitable Life, (N. Y.).....	1859	37	425,388,895	136,731,301	32.14	94,481,173	22.21
Germania Life.....	1860	36	48,502,340	22,469,511	46.32	11,948,961	24.63
Home Life, (Brooklyn, N. Y.).....	1860	36	22,397,904	9,261,999	41.35	6,860,423	30.63
John Hancock.....	1862	34	32,999,000	12,802,088	38.79	14,386,552	43.9
Massachusetts Mutual.....	1851	45	40,328,474	15,433,471	38.42	11,199,561	27.88
Metropolitan Life.....	1867	29	125,409,893	46,028,979	36.70	58,011,260	46.25
Mutual Life, (N. Y.).....	1843	53	506,418,988	194,809,622	38.24	102,658,343	20.15
National Life, (D. C.).....	1868	28	8,992,152	4,224,648	46.93	6,041,393	67.18
National Life, (Vt.).....	1850	46	22,978,739	6,434,476	28.00	6,055,131	26.35
New York Life.....	1845	51	364,963,608	123,723,409	33.90	86,394,264	23.67
N Western Mutual, Milwaukee, Wis	1858	38	138,626,303	43,494,182	31.37	30,064,455	21.68
* Pacific Mutual.....	1868	28	7,597,190	2,971,000	39.10	2,856,957	37.60
Penn. Mutual, (Philadelphia, Pa.)	1847	49	57,400,326	19,410,037	33.81	12,765,338	22.23
Prudential, Newark, N. J., 1835 to 1895.....	1876	20	66,071,752	20,566,390	31.13	33,757,599	51.09
State Mutual Life, (Mass.).....	1845	51	20,720,885	6,489,504	31.32	4,370,830	21.09
† Traveller Life.....	1866	30	49,329,535	19,069,978	38.65	20,772,388	42.10
United States Life, (N. Y.).....	1850	46	23,284,878	11,156,221	47.91	9,217,119	39.58
Union Central, (Cincinnati, O.).....	1867	29	28,587,668	5,408,500	18.92	9,356,649	32.73
Vermont Life, (Burlington, Vt.) 1876 to 1895.....	1869	27	1,075,084	384,187	35.74	599,043	55.72
Washington Life, (N. Y.).....	1860	36	38,369,017	15,696,364	40.90	9,631,655	25.09
Grand totals and averages.....			\$ 2,053,353,384	\$ 724,616,149	35.28	\$ 536,564,173	26.13

* No Reports for 1872 and 1875, nor for 1881 to 1885 inclusive. During four years the Expense Account includes those of the Accident Business, but the Accident Premiums and Losses are not included.
† The Accident Business from 1869 to 1888 are included.

SHOWING THE EXPERIENCE OF FIVE CANADIAN OLD LINE COMPANIES FOR THE 10 YEARS ENDING WITH 1896.

NAME OF COMPANY.	Com- menced busi- ness in	Ye's old in 1896	Total Premium Receipts for the 10 years ending with 1896.	Total Losses Paid, including Matured En- dowments and Annuities.	Per- centage of Prem- iums used to pay all Losses.	Total paid for Commissions, Dividends, Sal- aries and other Expenses.	Per- centage of Prem- iums used to pay Ex- penses, etc.
Canada Life.....	1847	49	\$ 17,340,087	\$ 6,555,020	37.80	\$ 3,554,380	20.49
Confederation Life.....	1871	25	7,014,130	2,109,528	30.07	1,792,595	25.55
North American Life.....	1881	15	3,579,884	872,951	24.38	1,172,673	32.75
The Sun Life.....	1871	25	8,960,679	2,079,482	23.20	2,649,729	29.57
The Temperance and General.....	1886	10	960,877	188,165	19.58	423,379	44.06
Grand totals and averages.....			\$ 37,855,657	\$ 11,805,146	31.18	\$ 9,592,756	25.34

It will be seen from the foregoing Table that one company actually used, during the 27 years, only 18.92 per cent. of its premium income to meet its losses, and that the highest per cent. required was only 47.91. Would it be, with these facts before us, unreasonable to conclude that a minimum level premium rate equal to, say, 40 per cent. of the standard premium rates of the great American companies would prove ample to

enable fraternal benefit societies to meet all losses? Would it not be perfectly safe to assume that, having in view the experience of the United States Life (N. Y.), a 50 per cent. rate would, beyond question, enable a fraternal benefit society to meet all losses for at least half-a-century to come? Or having in view the experience of the Canada Life for the last ten years of its existence, during which it paid all losses and claims out of 37.80

per cent. of its premium income, thus demonstrating that so far as this company was concerned the actual cost of assurance was less than 40 per cent. of its premium income, it seems to me we can safely draw the conclusion that insurance can be given by a society or company charging only 40 per cent. of the old line companies' rates, plus whatever rate its management expenses may require.

Fortunately for us, we have recently had given to us, by three eminent authorities, the "level premium" rates, which are considered by them to be sufficient to meet all probable losses—perhaps I should say all possible losses. These figures are embodied in Table No. 2, together with the rates of the so-called "special fraternal policies," which the New York Life has recently put upon the market. The authorities referred to above are Mr. L. G. Fouse, of Philadelphia, whose figures are identical with Neison's net rates; Mr. A. K. Blackadar, F.I.A., of Great Britain, the consulting actuary of the Insurance Department of Canada; and Mr. J. Howard Hunter, the head of the Insurance Department of Ontario. The last two authorities base their calculations upon the actual experience of the Canada Life, one of the best managed and most successful insurance companies on the American continent. The difference in figures of the last two authorities is due to the fact that Dr. Hunter has excluded from his computations the first five years of the lives of the policies, thus, getting rid of the disturbing effects of medical selection, which, according to Mr. Blackadar, reduces the mortality rate in a society during the first five years of membership to 60 per cent. below the estimates given in the revised Actuaries (Hm.) Table.

TABLE No. 2.

SHOWING THE "MINIMUM" PREMIUM RATES ON A WHOLE LIFE POLICY OF \$1,000 WITHOUT ANY "LOADING" WHATSOEVER.

Age at Entry.	Mr. Blackadar's Rates.	Dr. Hunter's Rates.	Mr. Fouse's Rates.	New York Life "Special Fraternal Policy" Rates.
18		\$ 9 86	\$ 13 44	*\$15 68
19		10 20	13 80	*15 68
20	\$ 10 03	10 55	14 16	*15 68
21	10 32	10 91	14 64	*15 68
22	10 62	11 28	15 00	*15 68
23	10 93	11 66	15 36	*15 68
24	11 26	12 03	15 84	*15 68
25	11 61	12 42	16 32	15 68
26	11 97	12 76	16 80	16 16
27	12 36	13 12	17 40	16 55
28	12 76	13 49	18 00	17 03
29	13 19	13 87	18 60	17 42
30	13 64	14 31	19 20	17 90
31	14 11	14 76	19 92	18 48
32	14 61	15 22	20 64	19 05
33	15 13	15 73	21 36	19 63
34	15 69	16 25	22 08	20 21
35	16 27	16 82	22 80	20 88
36	16 89	17 42	23 64	21 55
37	17 54	18 05	24 48	22 23
38	18 22	18 71	25 44	23 09
39	18 95	19 42	26 40	23 96

TABLE No. 2—Continued.

Age at Entry.	Mr. Blackadar's Rates.	Dr. Hunter's Rates.	Mr. Fouse's Rates.	New York Life "Special Fraternal Policy" Rates.
40	19 72	20 18	27 36	24 73
41	20 53	20 97	28 44	25 69
42	21 38	21 81	29 64	26 65
43	22 29	22 70	30 84	27 71
44	23 25	23 65	32 04	28 87
45	24 27	24 66	33 24	30 02
46	25 39	25 72	34 68	31 27
47	26 49	27 31	36 00	32 62
48	27 71	28 10	37 44	34 06
49	28 99	29 36	39 24	35 61
50	30 36	30 72	41 16	37 33
51	31 81	32 17	42 96	39 07
52	33 35	33 71	44 88	40 90
53	35 00	35 34	46 04	42 92
54	36 74	37 07	49 20	45 03

*The New York Life gives no rates under 25 years of age. We presume, however, it would charge \$15.68 for any age which it would accept under age 25 years.

Many of our readers will doubtless say, if these three eminent authorities so nearly agree as to the minimum premium rates required for \$1,000 of assurance why go any further. Why not compel every fraternal benefit society to adopt a premium rate at least equal to the lowest of the three?

We must point out that, in formulating these tables, no account was taken of lapses, which we have always contended had an effect on the cost of the assurances of the persisting members, provided the profits arising therefrom were placed to their credit and not carried to the account of shareholders. During 1896 there occurred in the Independent Order of Foresters 7,280 lapses out of an average membership of about 95,806, thus placing the rate of lapses at 7.59 per cent., which is considerably less than the average rate of lapses in even the better old line companies.

The average age of the membership in the I.O.F. for 1896 was 35.49 years—say, 35 years. If the 7,280 members who lapsed were in the Order an average of one year, and had paid the Order the rate given by Mr. Blackadar for age 35, viz.: \$16.27, they would have paid into the I.O.F. treasury the sum of \$118,445.60 for the year 1896. According to the Meech Table (30 American Officers' Experience) it would have cost the I.O.F., without allowing anything for the effects of medical selection, only \$59,768.80 to carry the assurance of these 7,280 people. But if we take Mr. Blackadar's figures on the subject, and assume the net cost to the I.O.F. for the assurance of these lapsed members to have been only 40 per cent of the \$59,768.80, it would reduce the net cost to \$23,907.52. As the net cost to the Insurance Department of the Independent Order of Foresters for securing new members is not more than about \$4.00 per capita, the profit accruing to the Order therefore, for the lapsed members, would be about \$65,418.08 and as all this profit would be carried to the credit of the persisting membership, its effect would be to reduce the actual cost to them of their assurances to very much less than the figures given by the Actuaries in Table No. 2. The question to be determined is how much do

lapses, under these conditions, reduce the cost of assurance?

Fortunately for us the Insurance Commissioner of Wisconsin, the Hon. William A. Fricke, a gentleman who thoroughly understands not only the theory, but also the practices of life insurance, and who seems to think that in such matters *the people* have some rights, which ought to be looked after and conserved by Insurance Departments, has required of the old line insurance companies reporting to his Department, to furnish with their annual statement a "Gain and Loss Exhibit during year of statement," which statements disclose some astounding figures, as shown in Table No. 3, taken from the Wisconsin Insurance Report for 1896. It is needless to say that these figures establish the fact that a substantial profit is made by insurance companies on their lapsed and surrendered policies.

"Deduct.
 "Not taken.....\$1,426,551,277 00
 "By lapse.....2,001,529,965 00
 "By surrender, change,
 "etc.....1,061,670,636 00
 "By death, maturity and
 "expiry.....726,915,362 00 \$5,222,667,240 00
 "Insurance in force January 1st, 1897...\$4,767,830,997 00
 "The clause for new business (not taken, \$1,426,551,-
 "277.99), the high commissions, bonuses, policy-twist-
 "ing, (by lapse \$2,001,529,965.00), tells the story of the
 "fatting off in dividends."
 "Policyholders will soon learn that a life insurance
 "company should properly keep its expenses within
 "the expense loading of the premium; it will first
 "come to them as a surprise to learn that the loading
 "of the premium for expenses in 1896 of the 28 compan-
 "ies transacting business in Wisconsin, was fifty-seven
 "millions of dollars and that the expenses consumed
 "more than this sum.
 "When these people are again asked to insure they
 "will examine into the expenses of the company whose

TABLE No. 3.
 SHOWING RATIOS DRAWN FROM GAIN AND LOSS EXHIBITS, 1896.

NAME OF COMPANY.	Reserves Accumulated on Account of Lapsed and Surrendered Policies.	Surrender Values Allowed on Lapsed and Surrendered Policies.	Per cent. Allowed.	Balances of the Reserves Retained by the Companies.
North Western Mutual Life.....	\$ 2,389,691 00	\$ 1,901,370 06	.79	\$ 488,320 94
Aetna Life.....	834,479 00	893,806 50	1.07	nil.
Connecticut Mutual Life.....	977,789 00	859,127 32	.90	118,661 68
Equitable Life.....	7,645,178 83	5,897,755 91	.76	1,837,422 92
Germania Life.....	764,010 04	627,350 53	.82	136,659 51
Home Life.....	341,049 00	179,668 15	.53	161,380 85
Iowa Life.....	28,966 72	19,925 40	.68	9,041 32
Manhattan Life.....	654,003 00	506,247 00	.77	147,756 00
Massachusetts Mutual Life.....	649,513 00	473,132 88	.74	167,380 12
Metropolitan Life.....	1,280,104 00	223,695 85	.18	1,056,408 15
Michigan Mutual Life.....	395,413 00	271,571 76	.69	123,841 24
Mutual Ben. Life.....	1,706,600 00	1,554,603 53	.91	151,996 47
Mutual Life (N. Y.).....	9,412,471 00	7,370,858 53	.78	2,041,612 47
National Life.....	613,566 27	505,398 37	.82	108,167 90
Nederland Life.....	11,563 95	278 68	.02	11,285 27
New England Mutual Life.....	875,167 04	813,053 71	.93	62,113 33
New York Life.....	5,619,492 82	4,391,288 58	.78	1,228,204 24
Pacific Mutual Life.....	156,186 10	122,267 91	.78	33,918 19
Penn. Mutual Life.....	858,167 09	717,123 40	.84	141,043 69
Phoenix Mutual Life.....	272,335 00	168,811 00	.62	103,524 00
Provident Savings Life.....	38,575 66	22,391 23	.51	16,184 43
Prudential Insurance Co.....	1,375,470 40	203,192 10	.15	1,172,278 30
Travellers Insurance Co.....	604,773 00	512,058 50	.85	92,714 50
Union Central Life.....	560,975 58	428,692 20	.77	132,283 38
Union Mutual Life.....	268,599 08	171,868 39	.64	96,730 69
United States Life.....	350,606 00	137,059 54	.39	213,546 46
Washington Life.....	451,806 00	352,805 54	.78	99,000 46
Totals.....	\$39,126,951 49	\$29,235,402 57	.74	\$ 9,950,576 42

We shall get further light on this most interesting subject by reading the terse words of Mr. Fricke in his report to Governor Schofield when transmitting the annual statements of the insurance companies, on which the above table is based. It will be found on pages XII. and XIII. of the Wisconsin Insurance Report, 1897. They are as follows:
 "Fixed premium, or old line insurance, has its evils, hard to correct, as they are born of selfishness and greed.
 "A forcible illustration is the following showing of the business of 23 fixed premium companies:
 "Insurance in force January 1st, 1888. \$2,401,000,410 00
 "Insurance written in nine years to
 "January, 1897.....7,589,398,827 00
 \$9,990,498,237 00

"merits are presented to them; when they learn that these companies in 1895 made a gain of twelve millions and in 1896 a gain of ten millions on lapsed and surrendered policies, they may inquire more carefully into the conditions of the contract presented to them as to the options given should they wish or be compelled to retire.
 "The policy-holder may learn from this exhibit that in addition to the gain of \$9,861,818.14 on lapsed and surrendered policies, there were gains of \$11,201,791.87 on interest account over and above that required to maintain the reserve, and a gain of \$7,537,904.51 on mortality account, or a total of thirty-one million six hundred and four thousand five hundred and fourteen dollars, and that of this gain but \$16,067,877.87 was returned as dividends to policy-holders.
 On the other hand it is claimed that lapses have a tendency to deteriorate the quality of the remain-

ing membership, because it is those in perfect health who lapse and leave behind the sick, the lame and the halt. Lapses would certainly be against a society or company if there were no new members taking the places of the lapsed, because in that case the lapses would simply be a selection against the society or company; but if the place of every one who lapsed were filled by a new member, fresh from the hands of the Medical Examiner, it must improve the position of the society or company, even if the ages of the new members be no less than the ages of the lapsed ones.

In determining the cost of assurance, Actuaries figure on the possible cost and not the probable cost, and between the two there may be and generally is considerable of a margin, hence we find, especially in the statements of English companies, almost universally that the actual mortality experienced is less than expected according to the Mortality Tables.

For example, G. H. Ryan, Esq., Actuary, in his last official quinquennial valuation of the Royal Exchange Assurance Corporation, which was founded in 1720, and is, therefore, one of the oldest, if not the oldest, of the existing Life Assurance Companies, says: "I am pleased to report that the amount paid in claims is considerably less than the tabular expectation, and that a large profit has been derived from favorable mortality during the quinquennial period."

The Scottish Widows' Fund, after 80 years existence, reports that "for the seven years ending 1894, the actual death rate was 25 per cent. below the expected death rate." This same company in its annual report of 1895 says: "The rate of mortality among the members is still considerably less than that indicated by the tables of mortality which form the basis of the society's calculations. The number of deaths provided for by these calculations was 826, while the actual number was only 643, or 22 per cent. less."

If we take into consideration the effect upon the cost of assurance by the differences between the actual death rate and the estimated mortality rate, as per the standard mortality tables, and add the saving effected thereby, to the difference between the cost of management between the old line companies' system and that of the fraternal benefit societies, without taking any account of the profits from lapses and surrenders, we shall have in these alone a reduction in the actual cost of assurance below the rates of the old line companies of nearly 50 per cent.

In determining the rates of a society constituted as is the Independent Order of Foresters, there is also present another factor which serves very materially to affect the calculations as to the minimum rates which ought to be charged by the Society. I refer to the law which requires members of the I.O.F. to be re-examined and re-rated if suspended for a period exceeding 30 days. As this brings to the I.O.F. and to any other order having a similar provision, to a certain extent, the benefits of the "natural premium" system, the actual cost of assurance must be *ipso facto* in all such societies, somewhat less than the figures given in Table No. 2.

At the last session of the National Fraternal Congress a committee was appointed to try and find out what should be the minimum rates for fraternal benefit societies, and, at the risk of being considered impertinent, we respectfully suggest the rates in Table No. 4, which are considerably higher than those given in the paper presented by the

writer to the National Fraternal Congress at Louisville, simply because the writer is of opinion that it is always better to have a little more money than one actually needs; for it is so much easier and pleasanter to declare a "bonus" to the membership than it is to call for and collect an "extra assessment." These rates presuppose the adoption of laws for the proper periodic payments of bonuses to the persisting members as the state of the funds and the future liabilities of the Society would seem to warrant.

TABLE No. 4.

SHOWING THE MINIMUM "LEVEL PREMIUM" MONTHLY RATES FOR FRATERNAL BENEFIT SOCIETIES, HAVING A "NATURAL PREMIUM" FEATURE IN THEIR SYSTEM.

Age.	ORDINARY CLASS.		Old Line Companies Rates.	Hazardous Class Rates.	Extra Hazardous Class Rates.
	Monthly Rates.	Annual Rates.			
18	\$0 75	\$ 9 00	\$	\$ 0 80	\$ 0 90
19	0 76	9 12	....	0 82	0 92
20	0 78	9 36	....	0 84	0 94
21	0 80	9 60	18 60	0 86	0 96
22	0 82	9 84	19 10	0 88	0 98
23	0 84	10 08	19 50	0 90	1 00
24	0 87	10 44	20 00	0 92	1 02
25	0 90	10 80	20 50	0 95	1 05
26	0 93	11 16	21 00	0 98	1 08
27	0 96	11 52	21 50	1 02	1 12
28	1 00	12 00	22 10	1 06	1 16
29	1 05	12 60	22 70	1 10	1 20
30	1 10	13 20	23 30	1 15	1 25
31	1 15	13 80	24 00	1 20	1 30
32	1 20	14 40	24 70	1 25	1 35
33	1 25	15 00	25 50	1 30	1 40
34	1 30	15 60	26 30	1 35	1 45
35	1 35	16 20	27 10	1 40	1 50
36	1 40	16 80	28 00	1 45	1 55
37	1 46	17 52	29 00	1 50	1 60
38	1 52	18 24	30 00	1 58	1 70
39	1 60	19 20	31 10	1 66	1 80
40	1 68	20 16	32 20	1 74	1 95
41	1 76	21 12	33 40	1 82	2 10
42	1 84	22 08	34 70	1 92	2 30
43	1 92	23 04	36 10	2 02	2 60
44	2 00	24 00	37 50	2 12	2 90
45	2 08	24 96	39 10	2 25	3 20
46	2 16	25 92	40 70	2 50	3 60
47	2 25	27 00	42 50	2 75	4 00
48	2 35	28 20	44 40	3 00	4 40
49	2 50	30 00	46 40	3 50	4 80
50	2 65	31 80	48 50	4 00	5 40
51	2 80	33 60	50 80	4 50	6 00
52	3 00	36 00	53 30	5 00	6 60
53	3 25	39 00	55 90	5 50	7 20
54	3 50	42 00	58 70	6 00	8 00

The rates given in the foregoing Table as old line companies' rates are those of the New York Life and a number of other first-class American companies.

It will be observed that the suggested rates are only a little more than half the "old line companies" rates in the earlier ages, and gradually rise, till at 49 years of age the rate is at about two-thirds and at age 54 at less than three-fourths of the standard rates of the old line companies.

A society adopting these rates, with the "natural premium" feature incorporated in its system, would give to its transient members assurance at not much more than half to less than three-quarters of the standard rates of old line companies, and would probably be able periodically to pay a "bonus" to its persistent members, thereby still further reducing the cost of assurance to them.

If, as in the Independent Order of Foresters, the "extra assessment" feature were incorporated in the laws, it would make the society absolutely impregnable, because it would be impossible for it to fail to meet all of its obligations to its membership, so long as they remained in "good standing" and were not in default, while at the same time guaranteeing to them insurance at cost.

I cannot conclude this article better than by calling special attention to the rates for the "Special Fraternal Policies" just promulgated by the New York Life, as it is a signal recognition of and tribute to the fraternal benefit society system. Everyone will, however, recognize the fact that it is impossible for the New York Life or any other company, not working on the "lodge" system, to give "fraternal policies" or any kind of assurance as cheaply as can the fraternal benefit societies.

The New York Life, in adopting and placing on the market its "special fraternal policy," admits that assurance can be given much cheaper than it has been charging heretofore. Fraternal Benefit Societies may take credit for this advance step in the business of life assurance. We believe the time is coming when the level premium "legal reserve" system will be relegated to the "dead past," and the system of the level premium "assessment system," such as now prevails in The Independent Order of Foresters, or some similar system, will be the one universally in vogue among all up-to-date societies and insurance companies.

Will Fraternal Insurance Insure?

BY A. H. S. PERKINS.

(From the National Underwriter, 15th Sept., 1897.)

Some weeks ago an "old line" insurance company in Iowa sent out a pamphlet with this startling querulous title, and containing no arguments other than extracts from several speeches tending to demonstrate to the unsophisticated that the assessments of fraternal organizations were too low. The utter absurdity of the question reminds one of the anecdote of the man who was thrust into jail for some trivial offence, and his lawyer calling to see him, remarking that a man could not be put in jail for such an offence, replied: "Well, but I'm here, ain't I?" Any person of average perceptive faculties can discern a parallel case in this subject. The very fact that fraternal insurance does insure and has for many long years, even before the old-line companies were thought of, should serve as a sufficient answer to the question.

In this country of ours there are 14,000,000 adult men, to say nothing of women; and statistics show that at least 6,000,000 believe it prudent to seek protection for their families, after they have

been called hence, within the ranks of fraternal organizations. It is a stupendous fact, both in itself and its suggestions. Does it stand to reason that this large body of thinking, sensible men would deliberately invest in and carry fraternal insurance or protection if they thought for a moment that it did not insure or protect?

The skeptics and "old-line" people take pleasure in asserting that fraternal organizations cannot long exist on the low assessments they charge; yet the fact remains that while humanity and not greed is their object, and while none of them build immense structures on the profits, yet they do exist and will exist while friendship warms the heart of man; founded, as they are, on the principle of the words of the prophet: "Pure religion and undefiled before God and the Father is this: To visit the fatherless and widows in their affliction and to keep himself unspotted from the world."

When John G. Upchurch founded the Ancient Order of United Workmen, away back in 1818, the skeptics predicted its early decease, yet to-day it heads the list among the so-called fraternal insurance organizations with a magnificent membership of 370,000, increasing at the rate of 40,000 per year, and had paid up to March 1st of the present year \$74,303,674.88 to the widows and orphans of its deceased members. The past year showed a net increase of 12,082 members.

When Col. A. B. Caldwell, in 1874, founded in New Jersey the Independent Order of Foresters, the same dire results were predicted; yet that Order has to-day 111,772 members and a splendid reserve fund of \$2,233,326.89, enough to pay every death claim if no assessment was levied for nearly three years. Now ask if fraternal insurance insures.

Seven short years ago the Woodmen of the World was launched amid the sneers of the "old liners" and the scoffs of older organizations, yet during its existence it has never contested a claim, has now about 100,000 members, and has brought sweet relief from the pangs of grief by the payment of \$1,375,000 in death benefits, and has erected over the grave of every deceased member a \$100 monument.

All fraternal organizations have had their critical stage, no doubt, but there is that in the history of the Royal Arcanum which commends it to the attention of every thinking man. Twenty years ago in the city of Boston nine plucky men conceived and organized this Order, and when the first death occurred there was \$3,000 to pay and only 39 cents in the treasury. Did the Royal Arcanum falter? No. Did they contest the claim or endeavor to compromise? No. They manfully stood by their principles, paid the claim and saved their honor. That organization still lives and numbers 200,000 members, just as brave, just as loyal as their fraters of those early days, and a single assessment now brings into the treasury of the Order \$312,000. It paid last year, in death benefits, \$5,156,018. Now, again, let the skeptic ask if fraternal insurance insures.

If fraternal insurance failed to insure, why are fraternal organizations springing up all the time? Pardon a few more facts and figures. In addition to those already spoken of "there are others"—many others—but a few will suffice:

That wonderful order, Knights of the Maccabees, now enjoying the period of its existence called "sweet sixteen," has a membership of 275,000, and has paid to beneficiaries \$7,240,000. The Modern Woodmen of America has 204,333 members and

has paid to beneficiaries \$7,299,985; the Knights of Honor has 118,287 members and has paid \$62,009,200; the National Union has 47,791 members and has paid \$7,539,948; the Order of Chosen Friends has 29,413 members and has paid \$11,617,000; the Knights and Ladies of Honor has 85,000 members and has paid \$12,000,000; the Ancient Order of Foresters 36,825 members and has paid \$80,000,000; the American Legion of Honor has 52,100 members and has paid \$33,672,676; the Fraternal Aid Association has 15,000 members and has paid \$275,450. One might continue indefinitely with nearly 100 different fraternal orders, but there stands out in letters of living light upon the canvas of the past the fact that the fraternal organizations of the United States have paid to beneficiaries the magnificent amount of nearly \$650,000,000. What better argument can one want than this that fraternal insurance insures?

A volume issued at the close of the census year from the Government printing-office contains some interesting figures in regard to life insurance. The figures show that "old-line" companies receive annually the enormous sum of \$140,375,000 in premiums and \$40,000,600 from money invested in profitable securities. Of the money received \$82,476,000 went to pay death and other claims, and \$38,183,000, or nearly half as much, to pay agents and the expense of management and securing patronage, leaving a profit of \$59,716,000 for the stockholders after deducting the gigantic salaries paid some of the officials, which are a fortune in themselves. Now look at the contrast.

Of the fraternal societies a large number do a mutual insurance business. These collected during the census year \$34,800,000, and disbursed to policyholders \$25,000,000. From the figures it is apparent that the fraternal societies afford their members the largest proportionate return for the money invested, although it is easy to understand that if the societies had to depend for their business upon the work of agents the insurance would cost more than it does.

Does this not show the advantage of protecting your families through a fraternal organization? The fraternal beneficiary system has made it possible to arm the people by the millions with a shield of protection by which they are assisted and mutually benefited, and their dependents cared for when they are gone, and all this at a nominal cost. Every member has an equal vote and voice in making the laws for his government, and is equally interested in the welfare of his brotherhood. The other systems do not and cannot furnish any such organization or benefits. They are purely corporative and speculative.

The fraternal orders are purely protective and splendidly democratic in their management, control and character.

The very fact that fraternal protective Orders are increasing is an evidence that the public is becoming awakened to their stability and the superiority of the inducements offered, as is proven by the fact of the members becoming enrolled in their membership who a few years ago were bitter skeptics in regard to the performance of their promises, and were outspoken in their denunciation of the organizers of schemes which they declared were a snare and a fraud.

If, after thirty years' experience in this country, fraternal insurance has proven a success, why then should men and women seek out "old-line" life insurance companies, and place their risks

with them, where the cost is great and the uncertainty of payment a constant worry, instead of seeking out some safe beneficial order and taking membership therein, where the cost is reasonable and within the reach of all, and where the insured is confident that the beneficiary named in the certificate of membership will get the full amount at death, and, in addition, that the loved ones will be cared for and watched over by loving friends in the hours of trial and tribulation, or when advice is wanted and friends needed most? "For, after all," says the poet:

"What is there but our friends

That makes life worth the living? Beggar he.

Though owner of a street of palaces,

Who never took some fellow by the hand

And looked down thro' his eyes into his heart

And saw it beating for him, Emperor he,

Though toiling in obscurity his prime,

Though the sister town of his nativity,

Has never heard the trumpet of his name,

Who trusts—as trusted as a friend."

Aside from the insurance and beneficial features of fraternal societies, there are the social features, which rank, if not equal, next to the church in elevating influences. None are admitted knowingly into fraternal orders but such as are moral and upright before God and of good repute before the world. Such persons when associated together naturally seek each other's welfare equally with their own, and that they may do so upon a common platform and not weary in well doing they are obligated to perform the requirements of and avoid the things prohibited by such orders, all are invited to become members who love mankind, who would make the world brighter and better and bring sunshine and gladness to hearts in gloom; who would aid in dispelling the clouds that at times gather about and darken the pathway of all men. The friendships one forms within these orders are lasting, and in this respect they differ from the cold, calculating methods of the "old line" companies.

If a member of a fraternal society is sick his brother members are obliged and deem it a pleasure to visit him and minister to his wants. Did anybody ever hear of an "old line" company doing that?

The death benefits of a fraternal society are paid immediately, the only question being: "Was he in good standing when he died?" Too often an "old line" company pushes the beneficiary into litigation before the death claim is finally paid.

Again, the great argument used by those who are opposed to fraternal insurance is that the rates of assessment are too low. As a general thing they are not, for the protection given by fraternal societies is furnished at actual cost, with nothing added for stupendous salaries or a fund for the erection of sky-scraping structures such as the New York Life and other "old line" companies erect. Whether the assessment rates are not too low in fraternal societies is a much discussed question, but even if they are and an extra assessment is occasionally levied, even then they are much less than those charged by the "old line" companies. The average monthly assessment on a \$1,000 policy in the several societies spoken of previously, for a man thirty-five years of age, is only eighty-eight cents, yet even for the lack of paying this small amount many men have gone down to their graves without knowing the value of brotherly love, and leaving the wife who has shared his sorrows and joys a mendicant upon the cold charity of the world . . .

A recent circular issued by the Mutual Life Insurance Company of New York sagaciously says:

"The business of the fraternities is usually conducted by the inexperienced and unreliable, and the distress incident to failure leaves calamity in its wake." The *Sovereign Visitor* referring to this says: "The fact that out of the 782 "old line" companies chartered in this country but 56 remain—726 having failed—and of the 31 chartered in Ohio but two remain, is a commentary upon the business management of the "old line" companies. The Mutual Life has increased its expenses per \$1,000 insurance from \$5.39 in 1871, to \$11.46 in 1894, and its dividends to policyholders in the same time per \$1,000 insurance have decreased from \$4.71 to \$1.54, is a complete refutation of any such charge." Has anybody heard of a fraternal order failing or decreasing dividends?

Referring to the item of expense connected with fraternal beneficial protection and also the "old line" insurance, attention is called to the fact that the Mutual Life expended in the year 1893, \$59.84 for each \$1,000 of new business written by them; while the cost of the entire management of the Woodmen of the World is only 63 cents for each \$1,000 of protection written, and in no fraternal society exceeds \$3.00. How do these facts compare with the statements of the Mutual?

How any man loving his wife and little ones, and especially one who is dependent on his daily earnings for support, can afford to be without the protection that would leave his loved ones beyond want, at so trifling a cost, it is impossible to conceive. Usually those who are alarmed at the cost have more money to squander in some life destroyer than in life insurance. Life insurance money is bread money, and the man who needlessly denies it to his family is unworthy to have a family.

"Ah, woe for the word that is never said
Till the ear is deaf to hear,
And woe for the lack to the fainting head
Of the ringing shout of cheer.
Ah, woe for the laggard feet that tread
In the mournful wake of the bier.

For baffling most in this dreary world,
With its tangles small and great,
Its lonesome nights and its weary days,
And its struggles forlorn with fate,
Is that bitterest grief too deep for tears,
Of the help that comes too late."

LOS ANGELES, CAL., July 26, 1897.

Bro. Jas. H. Falconer, D.S.C.R., has done phenomenal work in British Columbia in the interests of the I.O.F. He has not only instituted a large number of courts, but he has secured a good large membership for each. The brethren of Golden, B.C., recently presented him with a very complimentary and appreciative address.

THE INDEPENDENT FORESTER takes more than ordinary pleasure in offering congratulations to Mrs. William A. Jamieson. The accomplished lady is known to our readers as "Lady Meg." To her versatile pen we are indebted for the best character sketch of "the Chief" that we have seen, and for several other brilliant articles. On the 22nd December, 1897, Mrs. Mary Temple Bayard, whose literary *nom de plume* was "Lady Meg," was married to Dr. Jamieson, one of the leading practitioners of Pennsylvania. Our best wishes and the wishes of tens of thousands of Foresters, who are her friends, are extended to Dr. Jamieson and his charming bride.

"May their joys be as deep as the ocean,
And their sorrow as light as its foam."

CITIZENS' DAY.

THE FORESTERS' TEMPLE.

Their Magnificent New Building
Opened to the Public.—Viewed by
Ten Thousand.—Hon. Thos.
Greenway Initiated into
the Order.

Life-Sized Portrait of Sir Wilfrid Laurier Unveiled—Presentation to Rev. W. J. McCaughan.

(Condensed from *Daily Globe*, Dec. 18, 1897.)

The splendid Temple of the Independent Order of Foresters was yesterday thrown open for public inspection, and last night formally declared open. It is estimated that 10,000 people examined, which is tantamount to saying admired, that really magnificent edifice. A steady stream of people passed up and down the elevators and stairways, and in and out of the various bright and well-appointed offices. In the evening a largely-attended meeting was held in the assembly hall, which has been decorated in the most artistic manner. Long before the uniformed corps, headed by a drum band, lined the aisle for the passage of the Supreme Chief and those with him, the hall was crowded to the doors. Three interesting events occurred at the meeting: Mr. Barlow Cumberland formally declared the building open to the public, and the Supreme Chief Ranger unveiled a life-sized portrait of Sir Wilfrid Laurier, and presented to Rev. W. J. McCaughan, P.H.C.R. of Ireland, a handsome token of remembrance from his old court. Another event of great interest, which was unfortunately not open to the public, took place in the afternoon, when Hon. Thomas Greenway, Premier of Manitoba, was formally initiated by the Supreme Chief Ranger as a member of the Order.

THE EVENING MEETING.

Among those on the platform at the evening meeting were Barlow Cumberland, D.S.C.R.; Mayor Shaw; Dr. Oronhyatekha, S.C.R.; Hon. Judge Wedderburn of New Brunswick, S. Coun.; J. D. Clark, P.H.C.R. Ohio; Peter Strathearn, H.C.R., Quebec; A. E. Stevenson, H.C.R., Illinois; W. B. Saunders, H.C.R., Central Ontario; A. H. Backus, H.C.R., Ontario West; Col. Parker, H.C.R., Wisconsin; Clarence Scott, H.C.R. of Maine; G. A. McElfresh, H.C.R., California; C. Day Clarke, M. D., H.C.R., Eastern Ontario; Chas. Fitzgerald and B. W. Greer, Supreme Auditors; G. A. Harper, A.S.C.R.; Dr. Thos. Millman, S. Physician; John A. McGillivray, Q.C., S. Secretary; Harry A. Collins, S. Treasurer; Rev. A. Macgillivray, P.H.C.R., Ontario; Rev. W. J. McCaughan, P.H.C.R., Ireland; J. C. Morgan, Barrie, H.V.C.R., Central Ontario; Frank E. McCormick, H. Sec'y, Ontario West; W. H. Wardrope, P.H.C.R., of Hamilton; W. H. Hunter, Esq., D.S.C.R.; Daniel Rose, D.S.C.R.; Victor Morin, P.H.C.R., Quebec; Ald. W. T. R. Preston, D.S.C.R.; Dr. D. Albert Rose, H. Physician, Central Ontario; P. N. Berton, D.S.C.R., Montreal; G. L. Dickinson, ex-M.P., H. Secretary, Eastern Ontario; Geo. Kappel, Esq.,

D.S.C.R. ; R. J. McDonald, H. Coun. of Michigan ; A. N. Fraser, H.C. Eastern Ontario, and others.

Mr. Barlow Cumberland, who acted as chairman, in opening the meeting referred to the immense interest taken in the Order by the people of Toronto, as evidenced by the crowd present in spite of the disagreeable weather. He sketched the growth of the Order from its reconstruction in Canada in 1881. In 1881 there were but three places in which the reconstructed Order existed, Ontario, Quebec, and New Jersey, but each five years since then saw an immense increase of territory, until now it covers the northern half of the United States, all of Canada, and also England, Ireland, Scotland and Wales. The history of the Order had been one of steady growth and progress under the guidance of its distinguished head, Dr. Oronhyatekha. It all culminated tonight in this happy Temple, which typified the Order, its foundation resting on the solid rock, its height corresponding to the high ideals of the Order, its internal arrangement corresponding to the orderly manner of handling the business of the Order, and its beautiful social halls to the happy meeting place of the Courts of the Order.

THE SUPREME CHIEF RANGER,

Dr. Oronhyatekha, was then called upon and was received with great applause. On the platform, he said, were many of the leaders of the Order from the various jurisdictions from Maine to California. The meeting had been arranged so that those present might hear these men, and therefore he would say but little. He wished that the Temple and the hall were twice their size, so that all who desired to might be present. Independent Forestry took its rise in 1874, and was reconstructed in 1881. In 1881 the Order numbered 369 members, and had not a dollar to bless itself or any of its friends ; on the contrary, it had a debt of \$4,000. On July 1 of the present year the amount of surplus in the treasury, after paying all the benefits that had been paid to the members and their beneficiaries, the widows and orphans of deceased brethren, after paying all management expenses, was \$2,267,000. That was a good representation of the work that had been accomplished during the year. On August 1 the surplus had increased to \$2,328,000 ; on September 1 it was \$2,371,000 ; on October 1, \$2,406,000 ; on November 1, \$2,458,000 ; on December 1, to \$2,508,000. In addition to this they had paid out in benefits over \$5,000,000 during the short period of its existence. "Take the past sixteen or seventeen years of the work of the Order, and I am sure the work that will be accomplished by the institution in the next fifteen or twenty years, and you will form some conception of the greatness of this Institution and its work of benevolence." The 369 good and true men who constituted the Order in 1881 had increased upon the 1st of November of this year to over 120,000, scattered throughout our own great Dominion and the northern states of the United States, and Great Britain and Ireland.

A GLANCE AHEAD.

"We expect in the near future to be in the Scandinavian countries, in France, Holland, Belgium—in fact, wherever there are men civilized enough to think of those they leave behind them, who ought to be dear to them as the apple of their eye. Wherever Christian civilization exists we hope this Order will go and do the great work it is doing where our courts are in existence to-day. During the last five months, since July 1, we have in-

creased by 15,909 members, and among these I may mention the ex-Premier of Prince Edward Island, Hon. Mr. Peters, and the Minister of Public Works, Hon. Mr. Tarte, whom you hear of frequently in the press.

"To-day I had the honor of making our baby Forester, the Hon. the Premier of Manitoba, who became a member of the Order this afternoon. A short time ago I had the honor of making Hon. Sir Wilfrid Laurier, Premier of the Dominion, a Forester, and for that the credit is due to my French brother P. N. Breton, of Montreal, to whom we owe the fact that the Premier is one of the policyholders of this great institution, thereby testifying to his confidence in the stability of the Order.

"I will ask you to look at the Premier—there he stands almost ready to speak."

As the Supreme Chief Ranger said these words the curtains were withdrawn from a magnificent life-sized portrait of the Premier, hung at the rear of the hall. The unveiling was greeted with loud and long-continued applause.

Continuing, the distinguished speaker said :— "Thus you see the Order is extending into every walk of life. We are, however, no more proud to receive men of eminence than we are to receive the workmen, the bone and sinew of every land, they to whom our benefits probably stand in the strongest light ; we are no more gratified to receive a man of distinction into our ranks than the humblest in the land. Our work is for the widows and the orphans. In conclusion, let me say to you one and all, I bid you a hearty welcome to this our Forestric home."

FROM SISTER TERRITORIES.

Bro. Victor Morin, P.H.C.R. of Quebec, was the next speaker. He dwelt upon the beauty and magnificence of the Temple building, which was, he said, admirable and worthy of the grand and noble Order of which they were all proud. He had at first been opposed to the Supreme Chief Ranger in regard to the building of the Temple as an investment for a part of the surplus of the Order, but he saw now that the Supreme Chief Ranger was right, as he always was right.

Col. Parker, H.C.R. of Wisconsin, brought a message of encouragement from his State, where in the last ten months the membership had increased by 500. He paid a high tribute to the Canadian people. He saw here a law-abiding people with a magnificent school system. To-day he had visited the Legislative Assembly, and he had never seen such quiet, gentle, peaceable men assembled in any Parliament as he saw there. On all this broad earth could be found no safer place to erect a Temple or keep the funds of the Order than in this magnificent Queen City of Canada. They were proud to have erected this building here and would reap the advantage of it.

Hon. Judge Wedderburn, H.C.R. of New Brunswick, spoke of the advantages of membership in the Order.

Bro. G. A. McElfresh, California's H.C.R., proved himself to be a story-teller of the first order, and kept the audience in convulsions of laughter for some time with incident after incident of western lodge life. He also gave the gratifying information that the Order was already the second most prosperous and numerous organization of the kind in his State.

Bro. J. D. Clark, P.H.C.R. of Ohio, also spoke briefly, but eloquently.

PRESENTATION TO MR. MCCAUGHAN.

The Supreme Chief Ranger then performed what he said was to him a pleasant duty, that of presenting to Bro. Rev. W. J. McCaughan, P.H.C.R., a magnificently bound album, containing the photos of all the members of the Court to which he belonged in Belfast. The album bore on its cover the arms of Belfast in sterling silver. The frontispiece was artistically illuminated, and bore the words: "Presented to Bro. Rev. W. J. McCaughan, Past High Chief Ranger, as a token of good will and a memento of his connection with the Court, by the members of Court Dalriada, 2016, Belfast." The first photo in the book was that of Bro. Sir Wm. McCammond, who was Lord Mayor of Belfast in the year when the Supreme Court met there.

Bro. McCaughan, in accepting the present, referred to the fact that the court was composed of all classes of citizens and members of all religious denominations.

Following this presentation, brief speeches were made by distinguished visiting members of the Order whose names have already been mentioned. During the evening there were three well rendered and approvingly received solos by Miss Lash, one of Toronto's rising soloists, and by two recitations by Mr. Bengough, his own compositions, which brought the house down each time.

Personal Mention.

We will be pleased to receive for mention in this column the names of brothers elected from time to time to positions of responsibility and honor.—ED.

Bro. W. C. McLean, of Court Robin Hood, Barrie, has been elected reeve of the beautiful county town of Simcoe.

P.H.C.R. Lee E. Joslyn, of Michigan, has been selected as City Attorney of West Bay City. We extend congratulations to our young and talented brother.

Bro. Robert Kidney, D.S.C.R., who has done excellent work for the Order in Pennsylvania, is at present in Toronto. He purposes going to Wisconsin to prosecute the good work there.

Bro. Col. Drennan, City Clerk of Kingston, has been complimented very highly by Judge Price, Chairman of the Board of Jury Selectors, for the excellent manner in which he had prepared the lists.

Bro. Preston, Provincial Librarian, who has been a member of the City Council of Toronto for several years, did not seek re-election. In him the city had an able, energetic and fearless representative.

Bro. Alex. McKee, D.S.C.R., formerly of Uxbridge, and now of Midland, Ontario, paid our sanctum a visit on the last day of the old year. He reports Forestry as leading in Northern Ontario.

Dr. W. P. Dyer, Principal of Alma College, Belleville, was recently initiated into Court Erminie, Garden Hill. The Doctor is a popular educationist, and is well and favorably known throughout Central Ontario.

Bro. R. J. McDonald, High Counsellor of Michigan, is being prominently mentioned as the next Attorney-General of Michigan. Bro. McDonald is certainly qualified in every way for the place and deserves the promotion.

Seven strong new courts in the Northwest Territories have been instituted by Bro. Stovel, D.S.C.R., during the past four months. In addition to organization work the brother has also visited existing courts and assisted in adding to their membership.

Bro. Rev. Robt. Ker is one of the veterans of the Order. He is Chaplain of Court Garden City, St. Catherines, and representative to High Court. We have wondered how it is that Court Garden City has not a membership of at least 100. We are looking for a revival.

The members of Court Delhi, No. 1108, and the people of Redwood, Min., are mourning the death of Dr. Flinn, Court Physician of the I.O.F., and a widely known and highly esteemed practitioner. He was a Charter member of Court Delhi and took an active and practical interest in the affairs of the Order.

Congratulations to Bro. John Shaw, Mayor of Toronto. His majority of 4,144 is about as substantial as any man could wish. Mayor Shaw brings great experience to the duties of his high office. We trust that under his regime the Queen City of Canada will enter on a new era of prosperity.

Bro. G. A. Gouinlock, D.S.C.R., the architect of the Temple, has been commissioned by Senator Geo. A. Cox to prepare plans and specifications for a large office building for the Imperial Life Insurance Association, in Winnipeg. Bro. Gouinlock's splendid work in connection with the Temple has given him a national reputation.

Hon. F. W. Peters, Q.C., ex-Premier of Prince Edward Island, and now of Victoria, British Columbia, was recently admitted into membership in the I.O.F. The Hon. Mr. Peters resigned this premiership of the Island province to form a law partnership with Sir Chas. H. Tupper, for the practise of their profession in the capital of the Pacific province. We wish Bro. Peters, and the eminent firm of which he is a member, every success.

Acknowledgments.

\$1,000.

The members of Court Cathcart, through the Court Deputy, thank the Executive Council for the prompt, business-like and brotherly way in which the mortuary benefit of their late brother McIntyre was paid over to his widow.

\$1,000.

Mrs. J. H. Mahony, of Theresa, N.Y., thanks the Executive Council for the prompt manner in which she was paid the mortuary benefit carried by her husband, the late Bro. J. H. Mahony.

\$500.

Mrs. Elezar Gascon, of Gatincau Point, extends her sincere thanks to the Executive Council for the prompt payment of the mortuary benefit carried by her late husband, Bro. Elezar Gascon.

\$1,000.

Mrs. James Day expresses her thanks to the Executive of the I.O.F. for their promptness in paying the Mortuary Benefit of \$1,000 carried by her late husband, Bro. James Day, of Court Bergen, No. 1805.

Supreme Secretary's Statement for the Month of November, 1897.

Delinquent Courts who have not paid their November Assessments.

Name of Court.	No.	Name of Court.	No.
Mad River.....	311	Suburban.....	3555
Strum.....	3521		3625

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

Courts Reinstated since last Report.

Name of Court.	No.	Name of Court.	No.
Allenford	249	Bras D'Or	3356
Pontiac	271	Do-Ne-Ho-Ga-Wa	3401
Greenwood Prairie.....	1838	Sioux.....	3125
Knickerbocker	3029	Homer.....	3517
Cornplanter.....	3289	Domino.....	3518
McCaul.....	3290		

Receipts, November, 1897.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S & F. Benefits.	General Funds.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessments	S & F. Benefits.	General Funds.
783	British Columbia..	\$ 1031 00	\$ 62 37	\$ 42 50	3672	New Jersey.....	\$ 3818 77	\$ 64 76	\$ 68 00
7122	California	10280 58	186 35	308 00	10717	New York.....	11707 15	734 22	377 75
249	Colorado with Utah annexed.....	379 39	11 65	6 00	1961	North Dakota	2607 00	62 67	48 25
4078	Illinois	4211 89	52 08	195 50	726	N. W. Territory ...	930 93	62 31	16 25
1704	Indiana	1350 65	7 29	74 00	2345	Nova Scotia.....	3172 06	247 44	93 25
567	Iowa.....	660 26	1 48	19 75	5960	Ohio	6076 86	99 45	164 00
2670	Maine	2214 01	655 81	164 50	12669	Ontario	12474 64	2475 69	246 75
1938	Manitoba	2710 50	286 99	77 00	9133	Central.....	10118 79	1313 49	257 50
11818	Michigan.....	12218 63	1000 62	313 91	9266	Eastern.....	10024 20	912 91	144 75
3327	Minnesota	3528 83	101 57	122 75	1167	Pennsylvania	1469 47	27 47	98 25
955	Missouri with Kansas annexed.....	1141 37	9 26	38 50	993	Pr. Edward Island.	1123 12	24 97	29 50
313	Nebraska.....	469 78	2 44	18 00	12308	Quebec.....	13675 99	3972 33	373 99
5381	New Brunswick... ..	5420 27	964 81	158 50	663	Washington.....	822 52	14 60	59 00
1501	New England.....	1364 93	466 99	160 50	1847	Wisconsin.....	2085 81	22 14	63 25
					602	S. C. Jurisdiction..	795 83	19 88	34 00
					3615	G. Britain & Ireland	4786 80	25 80	537 78
	Received on account of organizing and other accounts								2855 66
	Received on account of Taxes.....						27 00		
	Received on account of Insurance.....						379 79		
	Grand totals.....			120,880			\$133,608 87	\$13,889 84	\$7,167 34

Recapitulation.

RECEIPTS.		CONTRA—CR.	
For Mortuary Benefit Fund.....	\$133,608 87	By Cash remitted Supreme Treasurer.....	\$154,666 05
" Sick and Funeral Benefit Fund	13,889 84		
" General Funds	7,167 31		
Total.....	\$154,666 05		

Supply Account.

Received on account of supplies	\$431 76	Remitted same to Supreme Treasurer	\$431 76
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Investment Account.

Received on account of Principal on Loans... ..	\$2,678 68	Remitted same to Supreme Treasurer.....	\$2,678 68
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Submitted in L. B. and C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Secretary's Statement for the Month of December, 1897.

Delinquent Courts who have not paid their December Assessments.

Name of Court.	No.	Name of Court.	No.
Inglewood.....	860	Chillicothe.....	3531
Autlon.....	866	Stark.....	3559

NOTE.—The above Courts not having remitted their Assessments stood suspended on 1st January, 1897, and will stand suspended till duly re-instated.

Courts Re-instated since last Report.

Name of Court.	No.	Name of Court.	No.
McCaul.....	3290		3625
Iceicle.....	3533		

Receipts, December, 1897.

No. of Members.	Name of Court.	Mortuary Benefit Assess'ts	S. & F. Benefits.	General Funds.	No. of Members.	Name of Court.	Mortuary Benefit Assess'ts	S. & F. Benefits.	General Funds.
878	British Columbia	\$ 951 96	\$ 54 61	\$ 335 50	10833	New York	\$11353 79	\$ 754 36	\$ 2813 02
7161	California	9091 93	153 13	1290 25	1981	North Dakota	2128 21	66 11	319 50
251	Colorado with Utah annexed	398 42	10 42	61 75	733	N. W. Territory	868 83	55 69	136 25
4048	Illinois	4502 89	50 52	1089 51	2811	Nova Scotia	2109 61	180 44	482 75
1732	Indiana	2013 40	7 85	417 00	6014	Ohio	6004 49	97 37	1396 75
577	Iowa	789 41	1 48	118 25	12694	Ontario	11989 99	2396 47	2901 02
2678	Maine	2213 82	661 31	604 00	9528	Central	9183 36	1209 47	1947 72
1947	Manitoba	2111 57	187 41	365 00	9266	Eastern	9313 33	811 10	1963 96
11890	Michigan	11962 49	988 44	2737 00	1209	Pennsylvania	1604 52	26 01	265 00
3444	Minnesota	3805 55	125 30	840 50	997	Prince Edward Is-land	717 55	19 47	226 00
989	Missouri with Kansas annexed	1220 53	10 82	230 50	12373	Quebec	13366 61	3746 33	2656 04
322	Nebraska	390 53	5 08	103 75	616	Washington	859 80	16 19	131 25
5420	New Brunswick	5274 01	913 79	1283 75	1351	Wisconsin	2106 51	20 15	411 25
1511	New England	1126 65	467 06	713 69	582	S. C. Jurisdiction	814 20	19 05	182 00
3726	New Jersey	3701 35	55 66	874 48	3752	Great Britain and Ireland	4814 98	26 59	983 16
	Sundry refunds						8199 61		
	Received on account of Fire Insurance						1142 04		
	Received on account of organizing and other accounts								1426 60
	Grand totals			121,910			\$137053 85	\$13138 06	\$42242 11

Recapitulation.

RECEIPTS,	CONTRA—CR.
For Mortuary Benefit Fund	By Cash remitted Supreme Treasurer
“ Sick and Funeral Benefit Fund	.....\$192,434 02
“ General Funds	
Total	\$192,434 02

Supply Account.

Received on account for supplies.....\$ 1,730 79 | Remitted same to Supreme Treasurer\$ 1,730 79

Investment Account.

Received on account of Principal on Loans..\$ 7,873 13 | Remitted same to Supreme Treasurer\$ 7,873 13
Submitted in L., B. and C.,

JOHN A. MCGILLIVRAY, Sup. Secretary,

Mortuary Statement for the Month of November, 1897.

No. 2904. Brother E. Larson, aged 40 years, of Court Hillside, No. 1236, located at Minneapolis, Minn. died of Cancer of Stomach, on the 13th October, 1897. Initiated 24th July, 1893. Beneficiary, Executors or Administrators. \$2,000.

No. 2905. Brother Edward Firth, aged 53 years, of Court Carlisle Circus, No. 2055, located at Belfast, Ire., died of Ulcer of Stomach, on the 16th October, 1897. Initiated 24th April, 1895. Beneficiary, Maria S. Firth, wife. \$200.

No. 2906. Brother Jas. R. Smyth, aged 50 years, of Court Morrisburg, No. 1268, located at Morrisburg, Ont., was Accidentally Killed by Explosion of Dynamite, 7th October, 1897. Initiated 21st December, 1893. Beneficiary, Lydia C. Smyth, wife. \$1,000.

No. 2907. Brother Thomas Miller, aged 56 years, of Court Loyalist, No. 121, located at Portland, N.B., died of Typhoid Fever, on the 25th October, 1897. Initiated 2nd September, 1886. Beneficiary, Amy Miller, wife. \$1,000.

No. 2908. Brother Wm E. McConnell, aged 30 years, of Court Hillshoro, No. 91, located at Hillsboro, N.B., died of Consumption, on the 24th October, 1897. Initiated 27th September, 1888. Beneficiary, Dora Lavenia McConnell, wife. \$1,000.

No. 2909. Brother John W. Rowland, aged 54 years, of Court Atwood, No. 782, located at Atwood, Ont., died of Tuberculosis, on the 31st October, 1897. Initiated 8th December, 1891. Beneficiary, Susan Rowland, wife. \$1,000.

No. 2910. Brother Benjamin G. Street, aged 54 years, of Court Royal Jubilee, No. 114, located at Halifax, N.S., died of Lateral Sclerosis, on the 27th October, 1897. Initiated 30th October, 1888. Beneficiary, Margaret J. Street, wife. \$1,500, and \$1,500 has been paid on Total and Permanent Disability.

No. 2911. Brother Fred Cope, aged 47 years, of Court Burrard, No. 347, located at Vancouver, B.C., was Accidentally Drowned on the 19th September, 1897. Initiated 25th May, 1888. Beneficiary, Annie Cope, wife. \$1,000.

No. 2912. Brother Thomas Iman, aged 43 years, of Court Conoquenessing, No. 3196, located at Butler, Pa., died of Apoplexy, on the 22nd September, 1897. Initiated 19th August, 1897. Beneficiary, Lucy Iman, wife. \$3,000.

No. 2913. Brother Jas. R. Paul, aged 34 years, of Court Starlight, No. 1024, located at Saginaw, Mich., died of Ulceration of Bowels, on the 15th October, 1897. Initiated 8th November, 1885. Beneficiary, Sarah Paul, wife. \$1,000.

No. 2914. Brother Wm. J. Holland, aged 21 years, of Court Laurentian, No. 229, located at Ottawa, Ont., was Accidentally Drowned on the 19th September, 1897. Initiated 15th January, 1894. Beneficiary, Geo. Clark Holland, father. \$3,000.

No. 2915. Brother Walter H. Cairns, aged 28 years, of Court Isthmus, No. 320, located at Newboro, Ont., died of Pneumonia, on the 25th April, 1897. Initiated 8th July, 1895. Beneficiary, Jane Cairns, mother. \$1,000.

No. 2916. Brother John L. Schuyler, aged 60 years, of Court Lyme, No. 498, located at Three Mile Bay, N.Y., died of Bright's Disease, on the 1st November, 1897. Initiated 12th February, 1890. Beneficiary, Adelle Schuyler, wife. \$2,000.

No. 2917. Brother M. J. Leonard, aged 39 years, of Court Miami Valley, No. 1640, located at Dayton, Ohio, died of Heart Disease, on the 28th October, 1897. Initiated 5th March, 1897. Beneficiary, Rose Leonard, wife. \$1,000.

No. 2918. Brother Alexander Legault, aged 32 years, of Court Senneville, No. 1716, located at St. Anne de Bellevue, Que., was Accidentally Shot on the 20th October, 1897. Initiated 18th May, 1897. Beneficiary, Celina Legault, sister. \$1,000.

No. 2919. Brother John B. Green, aged 52 years, of Court Gibraltar, No. 1489, located at Jackson, Mich., died of Peritonitis, on the 8th November, 1897. Initiated 30th June, 1897. Beneficiary, Charlotte E. Green, wife. \$1,000.

No. 2920. Brother Eugene Payment, aged 39 years, of Court Chenier, No. 1551, located at Montreal, Que., died of Broncho Pneumonia, on the 25th October, 1897. Initiated 13th September, 1894. Beneficiary, Marie L. Labelle, wife. \$1,000.

No. 2921. Brother Henry W. Young, aged 48 years, of Court Sault Ste. Marie, No. 1262, located at Sault Ste. Marie, Ont., died of Cancer of Stomach, on the 11th October, 1897. Initiated 21st January, 1883. Beneficiary, Mary Jane Young, wife. \$1,000.

No. 2922. Brother Wm. McCutcheon, aged 36 years, of Court Shelbourne, No. 45, located at Shelbourne, Ont., died of Erysipelas, on the 12th November, 1897. Initiated 15th March, 1888. Beneficiary, Harriet A. McCutcheon, wife. \$1,000.

No. 2923. Brother Jasper Wigmore, aged 63 years, of Court Ottawa, No. 41, located at Ottawa, Ont., died of Heart Disease, on the 3rd November, 1897. Initiated 11th June, 1888. Beneficiary, Emily Wigmore, wife. \$1,000.

No. 2924. Brother H. Carrier, aged 42 years, of Court St. Michel, No. 1193, located at Sherbrooke, Que., died of Pneumonia, on the 2nd November, 1897. Initiated 12th March, 1894. Beneficiary, Rose Delima Fleury, wife. \$1,000.

No. 2925. Brother Victor B. Patterson, aged 25 years, of Court Royal, No. 212, located at Essex, Ont., died of Nephritis, on the 11th November, 1897. Initiated 9th June, 1891. Beneficiary, Mary A. Patterson, wife. \$1,000.

No. 2926. Brother Jas. Turville, aged 51 years, of Court Amherstburg, No. 216, located at Amherstburg, Ont., died of Hemorrhage from Artery due to fall, on the 1st November, 1897. Initiated 22nd November, 1896. Beneficiary, Annie Turville, wife. \$1,000.

No. 2927. Brother Alex. Pinkerton, aged 23 years, of Court Deauchino, No. 1312, located at Aylmer, Que., died of Tuberculosis, on the 1st November, 1897. Initiated 2nd June, 1893. Beneficiaries, Robert Pinkerton and Kate Pinkerton, father and mother. \$1,000.

No. 2928. Brother Jas. Day, aged 45 years, of Court Bergen, No. 1805, located at Lyndhurst, N.J., died of Cancer of Bowels, on the 12th November, 1897. Initiated 16th March, 1895. Beneficiary, Ellen Day, wife. \$1,000.

No. 2929. Brother Samuel K. Smith, aged 40 years, of Court Sanilac Centre, No. 411, located at Sanilac Centre, Mich., died of Phthisis, on the 15th November, 1897. Initiated 17th May, 1889. Beneficiary, Annie Smith, wife. \$1,000.

No. 2930. Brother Fred W. Jennings, aged 50 years, of Court Knickerbocker, No. 3029, located at New York, N.Y., died of Pneumonia, on the 1st November, 1897. Initiated 16th January, 1896. Beneficiary, Dolores Jennings, wife. \$3,000.

No. 2931. Brother Amos D. Williams, aged 56 years, of Court Erie, No. 47, located at Leamington, Ont., died of Heart Failure, on the 30th October, 1897. Initiated 21st December, 1886. Beneficiary, Elizabeth Williams, wife. \$1,000.

No. 2932. Brother Honorius Robillard, aged 32 years, of Court Maisonneuve, No. 901, located at Montreal, Que., died of Pleurisy, on the 1st October, 1897. Initiated 13th April, 1896. Beneficiaries, Emmeline Laporte, or, Alice Robillard, wife, daughter. \$2,000.

No. 2933. Brother Wm. C. Wilson, aged 50 years, of Court Woodstock, No. 69, located at Woodstock, Ont., Poisoned Himself while insane on the 1st February, 1897. Initiated 3rd July, 1883. Beneficiary, Mary E. Wilson, wife. \$2,000.

No. 2934. Brother Wm. J. Kilpatrick, aged 40 years, of Court Woodbine, No. 2037, located at Lurgan, Ire., died of General Paresis, on the 11th October, 1897. Initiated 15th February, 1894. Beneficiary, Executors or Administrators. \$200.

No. 2935. Brother E. J. Carter, aged 32 years, of Court Bond Head, No. 1025, located at Bond Head, Ont., Poisoned himself while insane, on the 17th August, 1897. Initiated 27th January, 1893. Beneficiary, Executors or Administrators. \$1,000.

No. 2936. Brother Chas. Hunt, aged 49 years, of Court Knickerbocker, No. 3029, located at New York City, N.Y., died of Broncho Pneumonia, on the 4th October, 1897. Initiated 18th September, 1896. Beneficiary, Executors or Administrators. \$1,000.

No. 2937. Brother August Teander, aged 31 years, of Court Monitor, No. 3151, located at Chicago, Ill., was Accidentally Killed by falling from a height on the 8th November, 1897. Initiated 25th June, 1897. Beneficiaries, Gerda C. Teander, Howard, August and Roy Percival Teander, wife and sons. \$1,000.

No. 2938. Brother George W. Reader, aged 56 years, of Court Miranda, No. 326, located at West Bay City, Mich., died of Apoplexy, on the 22nd October, 1897. Initiated 25th June, 1896. Beneficiary, Sidney M. Reader, wife. \$500.

No. 2939. Brother F. J. Walsh, aged 29 years, of Court Clayton, No. 171, located at Clayton, N.Y., died of Tuberculosis, on the 27th October, 1897. Initiated

17th December, 1894. Beneficiary, Executors or Administrators. \$1,000.

No. 2940. Brother H. B. W. Hennigar, aged 27 years, of Court Perth Centre, No. 1670, located at Perth Centre, N.B., died of Meningitis, on the 27th September, 1897. Initiated 11th March, 1895. Beneficiary, Hannah Hennigar, mother. \$1,000.

No. 2941. Brother Moise Dagenais, aged 31 years, of Court Napoleon Premier, No. 3063, located at Montreal, Que., died of Acute Phthisis, on the 27th October, 1897. Initiated 8th February, 1897. Beneficiary, Josephine Desjardine Dagenais, wife. \$1,000.

No. 2942. Brother Charles Trempe, aged 29 years, of Court St. Catherine, No. 729, located at Montreal, Que., died of Consumption, on the 4th November, 1897. Initiated 13th November, 1895. Beneficiary, Albina C. Trempe, wife. \$2,000.

No. 2943. Brother Joseph P. Kerr, aged 32 years, of Court Hemet, No. 1756, located at Hemet, Cal., died of Pneumonia and Phthisis, on the 9th November, 1897. Initiated 22nd February, 1897. Beneficiary, Emma Louise Kerr, wife. \$2,000.

No. 2944. Brother Geo. McKenzie, aged 42 years, of Court Avondale, No. 1012, located at Charlottetown, P.E.I., died of Peritonitis, on the 18th November, 1897. Initiated 15th June, 1892. Beneficiary, Margaret McKenzie, wife. \$1,000.

No. 2945. Brother David F. Henry, aged 45 years, of Court Tipton, No. 1521, located at Tipton, Mo., died of Purpura Hemorrhagica, on the 26th October, 1897. Initiated 26th June, 1895. Beneficiary, Rebecca A. Henry, wife. \$1,000.

No. 2946. Brother Louis A. Sobieski, aged 54 years, of Court Sir Geo. E. Cartier, No. 1694, located at Montreal, Que., died of Acute Cystitis, on the 20th November, 1897. Initiated 13th March, 1896. Beneficiary, Eugenie Levesque Sobieski, wife. \$500.

No. 2947. Brother Jas. Cunningham, aged 48 years, of Court Royal, No. 212, located at Essex, Ont., died of Cancer of Stomach, on the 16th November, 1897. Initiated 14th August, 1888. Beneficiaries, Wm. and Sybil Cunningham, children. \$2,000.

No. 2948. Brother Henry A. Vollmer, aged 29 years, of Court San Francisco, No. 822, located at San Francisco, Cal., died of Tuberculosis, on the 5th November, 1897. Initiated 5th January, 1892. Beneficiary, Abbie S. Vollmer, wife. \$3,000.

No. 2949. Brother Wm. Gill, aged 31 years, of Court De Kalb, No. 1276, located at Bayonne, N.J., died of Phthisis, on the 16th November, 1897. Initiated 2nd April, 1895. Beneficiaries, John and Elizabeth Gill, father and mother. \$1,000.

No. 2950. Brother E. Dionne, aged 48 years, of Court St. Brigitte, No. 1398, located at Montreal, Que., died of Bright's Disease, on the 21st November, 1897. Initiated 5th February, 1894. Beneficiary, Julie Sicolti Dionne, wife. \$1,000.

No. 2951. Brother Wm. Mockley, aged 31 years, of Court Memphis, No. 3309, located at Memphis, Mich., died of Acute Gastritis, on the 3rd November, 1897. Initiated 28th October, 1897. Beneficiary, Catherine Mockley, wife. \$1,000.

No. 2952. Brother A. Duhamel, aged 37 years, of Court Desert, No. 1598, located at Maniwaki, Que., died of Bright's Disease and Endocarditis, on the 3rd November, 1897. Initiated 5th April, 1896. Beneficiary, Executors or Administrators. \$1,000.

No. 2953. Brother F. R. Widrick, aged 42 years, of Court De Sono, No. 1472, located at E. Syracuse, N.Y., died of Obstruction of Bowels, on the 23rd November, 1897. Initiated 15th June, 1896. Beneficiary, Ida M. Widrick, wife. \$1,000.

Mortuary Statement for the Month of December, 1897.

No. 2954. Brother W. George Parker, aged 24 years, of Court Utterson, No. 1212, located at Utterson, Ont., was Accidentally Drowned on the 1st November, 1897. Initiated 9th October, 1894. Beneficiary, William Parker, father. \$2,000.

No. 2955. Brother A. E. Parker, aged 28 years, of Court Utterson, No. 1212, located at Utterson, Ont., was Accidentally Drowned on the 1st November, 1897. Initiated 9th October, 1894. Beneficiary, Millicent Parker, wife. \$2,000.

No. 2956. Brother Charles Garstone, aged 53 years, of Court Watchful, No. 572, located at Belding, Mich., died of Heart Disease on the 19th November, 1897. Initiated 23rd April, 1891. Beneficiary, Abbey Garstone, wife. \$1,000.

No. 2957. Brother Gust Sack, aged 23 years, of Court Westfield, No. 716, located at Westfield, N.Y., died of

Typhoid Fever on the 12th November, 1897. Initiated 29th June, 1896. Beneficiary, Amelia Sack, wife. \$2,100.

No. 2958. Brother Fay Turk, aged 23 years, of Court Tittabawassee, No. 353, located at Midland, Mich., was Accidentally Killed, crushed between logs, on the 13th November, 1897. Initiated 21st October, 1895. Beneficiary, Fred Turk, brother. \$1,000.

No. 2959. Brother John W. Aizer, aged 46 years, of Court Columbian, No. 1156, located at Buffalo, N.Y., died of Typhoid Fever on the 3rd November, 1897. Initiated 7th January, 1895. Beneficiary, Executors or Administrators, \$1,000.

No. 2960. Brother J. H. Mahony, aged 43 years, of Court Theresa, No. 501, located at Theresa, N.Y., died of Bronchitis on the 25th November, 1897. Initiated 9th September, 1896. Beneficiary, Celia Mahony, wife. \$1,000.

No. 2961. Brother Thos. Howitt, aged 46 years, of Court Garnet, No. 64, located at Wyoming, Ont., died of Apoplexy on the 12th November, 1897. Initiated 8th June, 1883. Beneficiary, Mary Jane Howitt, wife. \$1,000.

No. 2962. Brother Joe Naidt, aged 30 years, of Court Prokop Velky, No. 3380, located at South Omaha, Neb., died of Disease of the Stomach on the 19th November, 1897. Initiated 8th January, 1897. Beneficiary, Frantiska Naidt, wife. \$1,000.

No. 2963. Brother Thomas Hayes, aged 53 years, of Court Birr, No. 898, located at Birr, Ont., died of Cancer of Spine on the 16th November, 1897. Initiated 27th September, 1892. Beneficiary, Elizabeth Hayes, wife. \$1,000.

No. 2964. Brother Chas. Demone, aged 44 years, of Court Royal Jubilee, No. 114, located at Halifax, N.S., died of Hemorrhage of Lungs on the 26th November, 1897. Initiated 23rd October, 1894. Beneficiary, Delilah Demone, wife. \$1,000.

No. 2965. Brother J. McAuley, aged 34 years, of Court Hampton, No. 429, located at Hampton, N.B., died of Cerebral Hemorrhage on the 26th November, 1897. Initiated 21st September, 1893. Beneficiary, Susan McAuley, wife. \$1,000.

No. 2966. Brother Samuel Jacobs, aged 52 years, of Court Empress, No. 230, located at Smithville, Ont., was Killed by a bull on the 2nd December, 1897. Initiated 11th May, 1894. Beneficiary, Eliza Jane Jacobs, wife. \$1,000.

No. 2967. Brother Louis N. Dore, aged 29 years, of Court Lachine, No. 544, located at Lachine, Que., died of Bright's Disease on the 9th November, 1897. Initiated 30th September, 1891. Beneficiary, Judith P. Dore, wife. \$1,000 and \$1,000 has been paid on Total and Permanent Disability.

No. 2968. Brother Thos. McIntyre, aged 48 years, of Court Cathcart, No. 1753, located at Cathcart, Ont., died of Pneumonia on the 30th November, 1897. Initiated 2nd January, 1896. Beneficiary, Elizabeth McIntyre, wife. \$1,000.

No. 2969. Brother Joseph W. Doyle, aged 25 years, of Court Osceola, No. 357, located at Reed City, Mich., died of Diabetes Mellitus on the 2nd December, 1897. Initiated 14th April, 1896. Beneficiary, Maggie Doyle, wife. \$1,000.

No. 2970. Brother H. P. Bockenthein, aged 20 years, of Court Polk, No. 1737, located at East Des Moines, Iowa, died of Typhoid Fever on the 22nd November, 1897. Initiated 6th April, 1897. Beneficiary, Executors or Administrators. \$2,000.

No. 2971. Brother Peter Hand, aged 36 years, of Court King's County, No. 3611, located at Brooklyn, N.Y., died of Cerebral Hemorrhage on the 28th November, 1897. Initiated 4th August, 1897. Beneficiary, Martha Hand, wife. \$1,000.

No. 2972. Brother J. L. Lindsay, aged 26 years, of Court Bonaura, No. 383, located at St. Thomas, N.D., died of Typhoid Fever on the 2nd December, 1897. Initiated 12th May, 1897. Beneficiary, Dora Lindsay, sister. \$3,000.

No. 2973. Brother John A. Bontilier, aged 31 years, of Court Chebucto, No. 1376, located at Dartmouth, N.S., Accidentally Killed by falling into crank pit on the 4th December, 1897. Initiated 24th November, 1896. Beneficiary, Eliza Bontilier, wife. \$1,000.

No. 2974. Brother Elzear Gascon, aged 25 years, of Court Sir E. P. Tache, No. 1676, located at Gatineau Pt., Que., died of Typhoid Fever on the 4th December, 1897. Initiated 3rd September, 1895. Beneficiary, Edwidge Serval, wife. \$500.

No. 2975. Brother Samuel E. Hart, aged 37 years, of Court Tryian, No. 1683, located at Kent, Ohio, was Accidentally Killed on R. R. on the 25th November, 1897. Initiated 28th July, 1892. Beneficiary, Allan A. Hart, wife. \$2,000.

No. 2976. Brother John J. Land, aged 49 years, of Court East Buffalo, No. 1184, located at Buffalo, N.Y., died of Cancer on the 10th December, 1897. Initiated 17th April, 1893. Beneficiary, Kittie Land, wife. \$1,000.

No. 2977. Brother Jas. McQueen, aged 46 years, of Court Valley City, No. 73, located at Galt, Ont., died of Hemiplegia on the 8th December, 1897. Initiated 10th February, 1888. Beneficiary, Jane McQueen, wife. \$1,000.

No. 2978. Brother O. F. Paschal, aged 38 years, of Court Mount Washington, No. 1448, located at Lancaster, N.H., died of Appendicitis on the 29th November, 1897. Initiated 24th October, 1895. Beneficiary, Ada Paschal, wife. \$1,000.

No. 2979. Brother Victor St. Clair, jr., aged 40 years, of Court Century, No. 1257, located at Minneapolis, Minn., died of Dysentery on the 24th September, 1897. Initiated 9th February, 1897. Beneficiaries, Josephine Lundree, Almira Le Merc, sisters, Edward Le Clair, brother. \$1,000.

No. 2980. Brother Peter Maxwell McIntyre, aged 34 years, of Court Lanark, No. 562, located at Lanark, Ont., died of Typhoid Fever on the 7th December, 1897. Initiated 5th May, 1890. Beneficiary, Margaret McIntyre, mother. \$1,000.

No. 2981. Brother Frank D. Foreman, aged 41 years, of Court Medina, No. 1198, located at Medina, N.Y., died of Pneumonia on the 9th December, 1897. Initiated 2nd November, 1892. Beneficiary, Fannie M. Foreman, wife. \$2,000.

No. 2982. Brother William Kilpatrick, aged 43 years, of Court Hennepin, No. 1152, located at Niagara, N.Y., died of Blood Poisoning on the 11th December, 1897. Initiated 27th February, 1895. Beneficiary, Margaret Kilpatrick, wife. \$2,000.

No. 2983. Brother Edwin French, aged 40 years, of Court McGregor, No. 6, located at Chatham, Ont., died of Consumption 11th December, 1897. Initiated 6th March, 1888. Beneficiary, Melvin P. French, son. \$1,000.

No. 2984. Brother John G. Baum, aged 23 years, of Court Adirondack, No. 1284, located at Malone, N.Y., died of Diphtheria on the 29th November, 1897. Initiated 25th May, 1897. Beneficiary, Adella M. Baum, mother. \$1,000.

No. 2985. Brother Joseph M. Bandrias, aged 34 years, of Court Côte St. Paul, No. 1281, located at Côte St. Paul, Que., died of Pneumonia on the 25th November, 1897. Initiated 2nd May, 1893. Beneficiary, Catherine Latour, mother. \$1,000.

No. 2986. Brother F. M. Owen, aged 51 years, of Court Butte City, No. 1793, located at Butte City, Cal., was Accidentally Killed by falling from a wagon on the 14th October, 1897. Initiated 2nd March, 1895. Beneficiary, Martha E. Owen, wife. \$2,000.

No. 2987. Brother H. St. Germain, M.D., aged 27 years, of Court Dessaulles, No. 1732, located at St. Hyacinthe, Que., died of Paralysis on the 3rd October, 1897. Initiated 17th January, 1895. Beneficiary, Executors or Administrators. \$1,000.

No. 2988. Brother Daniel Brady, aged 22 years, of Court Maurice, No. 996, located at Marquette, Mich., died of Diphtheria on the 6th December, 1897. Initiated 9th February, 1897. Beneficiary, John Brady, father. \$1,000.

No. 2989. Brother Fred C. Ward, aged 37 years, of Court Tantramar, No. 803, located at Sackville, N.B., died of Bright's Disease on the 14th December, 1897. Initiated 28th May, 1895. Beneficiary, Jemima Ward, wife. \$1,000.

No. 2990. Brother George F. McNulty, aged 24 years, of Court Baldwin, No. 1811, located at Norwood, N.Y., Shot Himself while insane on the 6th November, 1897. Initiated 18th March, 1895. Beneficiary, Mary E. McNulty, mother. \$1,000.

No. 2991. Brother O. P. Rowland, aged 35 years, of Court Collingwood, No. 95, located at Collingwood, Ont., died of Pneumonia on the 13th October, 1897. Initiated 16th July, 1886. Beneficiary, Catharine Rowland, mother. \$1,000.

No. 2992. Brother Benjamin Seney, aged 29 years, of Court McGregor, No. 6, located at Chatham, Ont., died of Consumption on the 14th December, 1897. Initiated 7th March, 1893. Beneficiary, Millie D. Seney, wife. \$1,000.

No. 2993. Brother Chas. H. Willis, aged 32 years, of Court Evershed, No. 638, located at Niagara Falls, N.Y., died of Paralysis on the 12th December, 1897. Initiated 22nd February, 1893. Beneficiary, Emily J. Hahn, sister. \$2,000.

No. 2994. Brother John Ed. Wheaton, aged 42 years, of Court Yuvan, No. 1594, located at Purrboro, N.S., died of Abscess of Liver on the 12th December, 1897. Initiated 12th July, 1894. Beneficiary, Ada Wheaton, wife. \$1,000.

No. 2995. Brother Rev. Tom Thompson, aged 29 years, of Court Maurice, No. 936, located at Marlette, Mich., died of Pneumonia on the 31st October, 1897. Initiated 16th November, 1896. Beneficiary, Hannah Thompson, mother. \$500.

No. 2996. Brother Howard T. Sargent, aged 25 years, of Court Buclah, No. 3026, located at Southampton, N.S., died of Phthisis on the 10th December, 1897. Initiated 21st November, 1895. Beneficiary, Alice Sargent, wife. \$500.

No. 2997. Brother Charles F. Ernst, aged 44 years, of Court New Hamburg, No. 712, located at New Hamburg, Ont., died of Pneumonia on the 21st November, 1897. Initiated 3rd November, 1896. Beneficiaries, Mary Ann Ernst, Edward Geo., Victor Chas., Clarence C., Walter M., Allen M., Elsie J. wife and children. \$5,000.

No. 2998. Brother Geo. W. Hilburd, aged 30 years, of Court Belle Air, No. 1441, located at Halifax, N.S., died of Traumatic Pneumonia on the 10th July, 1897. Initiated 14th January, 1897. Beneficiary, Fannie H. Hilburd, wife. \$1,000.

No. 2999. Brother H. E. Clement, aged 33 years, of Court Orono, No. 1330, located at Orono, Me., died of Disease of Liver and Kidneys on the 10th December, 1897. Initiated 26th December, 1894. Beneficiaries, John H. and Norman S. Clement, sons. \$1,000.

No. 3000. Brother J. A. Laird, aged 53 years, of Court New Hamburg, No. 712, located at New Hamburg, Ont., died of Progressive Muscular Atrophy on the 8th December, 1897. Initiated 17th December, 1890. Beneficiary, Ruth Laird, daughter. \$1,000.

No. 3001. Brother A. Bannerman, aged 55 years, of Court Kildonan, No. 456, located at Kildonan, Man., died of Pneumonia on the 10th December, 1897. Initiated, 12th December, 1891. Beneficiaries, Christine and Janet, nieces, James and Annie Fleet, brother and sister. \$1,000.

No. 3002. Brother Thomas Colmer, aged 48 years, of Court Maguerrawauk, No. 3013, located at Calais, Me., died of Phthisis on the 19th December, 1897. Initiated 29th December, 1890. Beneficiary, Harriet S. Colmer, wife. \$1,000.

No. 3003. Brother John Sommerfeld, aged 50 years, of Court Ohio, No. 637, located at Cleveland, Ohio, died of Typhoid Fever on the 10th December, 1897. Initiated 25th October, 1894. Beneficiary, Minnie Sommerfeld, wife. \$1,000.

No. 3004. Brother Fredrick W. Secord, aged 24 years, of Court Loyalist, No. 121, located at St. John, N.B., died of Typhoid Fever on the 8th December, 1897. Initiated 26th December, 1895. Beneficiary, Eleanor L. Secord, mother. \$1,000.

No. 3005. Brother Fred. S. Rosche, aged 42 years, of Court Stillwater, No. 1035, located at Stillwater, Minn., died of Chronic Eczema on the 20th of December, 1897. Initiated 1st April, 1892. Beneficiary, M. W. Murray, friend. \$1,000.

No. 3006. Brother Richard Walsh, aged 30 years, of Court Onward, No. 553, located at Jersey City, N.J., died of Heart Disease on the 22nd December, 1897. Initiated 6th May, 1895. Beneficiary, Emma Walsh, wife. \$1,000.

No. 3007. Brother Louis Jones, aged 28 years, of Court Mulgrave, No. 824, located at Halifax, N.S., died of Pyæmia on the 14th December, 1897. Initiated 21st January, 1892. Beneficiary, Dorothy Ann Jones, mother. \$1,000.

No. 3008. Brother Louis P. Albright, aged 32 years, of Court Kinsman, No. 1038, located at Cleveland, Ohio, died of Typhoid Fever on the 21st December, 1897. Initiated 23rd December, 1895. Beneficiary, Anna C. Albright, wife. \$1,000.

No. 3009. Brother Jas. J. McDonald, aged 20 years, of Court Fellowship, No. 1870, located at Bass River, N.B., died of La Grippe and Acute Phthisis on the 10th December, 1897. Initiated 8th May, 1897. Beneficiary, Annie McDonald, mother. \$1,000.

No. 3010. Brother Neil Irvine, aged 41 years, of Court Seal Rock, No. 3041, located at San Francisco, Cal., died of Traumatic Heart Disease on the 21st December, 1897. Initiated 21st June, 1897. Beneficiary, Elizabeth Irvine, wife. \$500.

No. 3011. Brother Daniel Moore, aged 50 years, of Court Beechwood, No. 1093, located at Beechwood, Ont., died of Consumption on the 24th December, 1897. Initiated 13th July, 1893. Beneficiary, Catherine Moore, wife. \$2,000.

No. 3012. Brother John Riedel, aged 49 years, of Court Puritan, No. 1125, located at Lafayette, Ind., died of Heart Disease on the 25th December, 1897. Initiated 27th December, 1892. Beneficiary, Henrietta Riedel, wife. \$2,000.

No. 3013. Brother Wm. Greenaway, aged 23 years, of Court Centre, No. 636, located at Bay City, Mich.,

died of Tumor of Brain on the 24th December, 1897. Initiated 26th June, 1896. Beneficiary, Sadie A. Viole, sister. \$1,000.

No. 3014. Brother Frank A. Bailey, aged 22 years, of Court Pemigewassib, No. 3181, located at Lincoln, N.H., died of Typhoid Fever on the 7th October, 1897. Initiated 6th April, 1897. Beneficiary, Mrs. M. C. Bailey, mother. \$1,000.

No. 3015. Brother C. R. Reid, aged 28 years, of Court Goderich, No. 253, located at Goderich, Ont., died of Potts' Disease of the Spine on the 9th October, 1897. Initiated 13th January, 1890. Beneficiary, Mary Reid, mother. \$500, and \$500 has been paid on Total and Permanent Disability.

No. 3016. Brother Jas. Benj. Day, aged 18 years, of Court Pride of the North, No. 3004, located at Kemble, Ont., died of Pneumonia on the 8th December, 1897. Initiated 16th July, 1897. Beneficiary, Executors or Administrators. \$1,000.

No. 3017. Brother Henry Shannon, aged 27 years, of Court Depau, No. 1673, located at Depauville, N.Y., was Accidentally Drowned on the 6th November, 1897. Initiated 7th November, 1894. Beneficiary, Executors or Administrators. \$1,000.

No. 3018. Brother Abel Boynton Sweeney, aged 49 years, of Court International, No. 323 located at Rock Island, Que., died of Aneurism of Aorta on the 13th December, 1897. Initiated 17th April, 1888. Beneficiary, Maria Sweeney, wife. \$2,000.

No. 3019. Brother Donald S. McKay, aged 25 years, of Court Beausejour, No. 1537, located at Clifton, P.E.I., died of Typhoid Fever on the 6th December, 1897. Initiated 4th July, 1894. Beneficiary, Executors or Administrators. \$1,000.

No. 3020. Brother F. J. Beringer, aged 29 years, of Court Picton, No. 177, located at Picton, Ont., died of Phthisis on the 15th December, 1897. Initiated 5th April, 1894. Beneficiary, Executors or Administrators. \$2,000.

Report of the Medical Board for the Month of November, 1897.

During the month of November the Medical Board reviewed 3,376 medical examination papers, of which 2,984 were accepted and 392 rejected. The subjoined table will show the Jurisdictions whence the papers emanated:-

Jurisdiction.	Accept'd.	Reject'd.	Jurisdiction.	Accept'd.	Reject'd.
British Columbia.	70	15	Nova Scotia	41	5
California.....	167	30	Ohio	193	25
Colorado.....	7	7	Ontario (Centre).....	220	26
Illinois.....	207	16	Ontario (East).....	94	6
Indiana.....	40	3	Ontario (West).....	127	16
Iowa.....	19	1	Oregon.....	2	.....
Kansas.....	2	2	Pennsylvania.....	42	4
Maine.....	132	22	P. E. Island.....	23	1
Manitoba.....	27	6	Quebec.....	213	41
Massachusetts.....	1	.....	Rhode Island.....	12	.....
Michigan.....	242	53	Utah.....	1	.....
Minnesota.....	127	15	Vermont.....	37	5
Missouri.....	46	4	Washington.....	31	6
Montana.....	14	1	Wisconsin.....	72	5
Nebraska.....	8	3	England.....	113	18
New Brunswick.....	73	7	Ireland.....	8	2
New Hampshire.....	16	6	Scotland.....	16	.....
New Jersey.....	88	15	Wales.....	3	.....
New York.....	302	35	Total.....	2964	392
North Dakota.....	117	21			
N. W. Territory.....	26	4			

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

\$1,050.

Mrs. Dora L. McConnell, of Turtle Creek, writes she C. D. of Court Hillsboro, thanking the members of the court for their thoughtfulness during the illness and on the death of her late husband, and the Supreme Court for the prompt payment of the Mortuary and Funeral Benefit of \$1,050.

Report of the Medical Board for the Month of December, 1897.

During the month of December the Medical Board reviewed 5,006 medical examination papers, of which 4,501 were accepted and 505 rejected. The subjoined table will show the jurisdictions whence the papers emanate:—

Jurisdiction.	Accept'd.	Reject'd.	Jurisdiction.	Accept'd.	Reject'd.
British Columbia.	175	43	N. W. Territory	61	8
California.	311	53	Nova Scotia	172	17
Colorado.	11	2	Ohio	236	24
Connecticut.	7	1	Ontario (Centre)	257	27
Illinois.	317	30	Ontario (East)	160	21
Indiana.	81	9	Ontario (West)	181	19
Iowa.	24	3	Oregon	30	3
Kansas.	5	1	Pennsylvania.	82	11
Maine.	126	19	P. E. Island.	74	12
Manitoba.	83	10	Quebec	276	49
Massachusetts.	1	1	Rhode Island.	39	1
Michigan.	470	45	Utah	3	1
Minnesota.	186	14	Vermont	14	5
Missouri.	52	5	Washington	56	6
Montana.	52	11	Wisconsin	75	9
Nebraska.	26	3	England	81	10
New Brunswick.	86	17	Ireland	29	1
New Hampshire.	50	6	Scotland	6	1
New Jersey.	76	10	Wales	9	1
New York.	491	51			
North Dakota.	59	8	Total	4,501	505

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

Supreme Treasurer's Statement for November, 1897.

Mortuary Statement.

RECEIPTS.

To Balance as per last Statement.....	\$2,341,210 61
" Supreme Secretary.....	133,202 08
" Received on account of Taxes.....	27 00
Insurance.....	379 79
	\$2,477,819 48

CONTRA-CR.

By claims paid to Beneficiaries of our late Brothers—

Thomas Miller.....	Court Loyalist, 121.....	\$1,000 00
James R. Smyth.....	Morrisburg, 1288.....	684 21
Edward Firth.....	Carlisle Circus, 2055.....	973 33
Jas. F. Edmondston.....	Goderich, 253.....	1,000 00
W. Clyde Brannan.....	Bend, 1485.....	1,000 00
T. Y. Benoit.....	Champlain, 663.....	3,000 00
John W. Rowland.....	Attwood, 782.....	1,000 00
Benjamin G. Street.....	Royal Jubilee, 114.....	1,500 00
Wm. A. McConnell.....	Hillsboro, 91.....	1,000 00
Fred. Cope.....	Burrard, 317.....	1,000 00
Wm. John Holland.....	Laurentian, 229.....	3,000 00
Walter H. Cairns.....	Isthmus, 320.....	1,000 00
George Kennedy.....	Cayuga, 284.....	1,500 00
Thomas Iman.....	Conoquenessig, 3196.....	3,000 00
James R. Paul.....	Starlight, 1024.....	1,000 00
Andrew J. Criswell.....	Riverside, 349.....	1,000 00
Albert Fader.....	Scotia, 1818.....	1,000 00
M. J. Leonard.....	Miami Valley, 1640.....	1,000 00
John L. Schuiler.....	Lyons, 498.....	2,000 00
H. H. Hawkes.....	Mt. Begbie, 3161.....	1,000 00
Alexander Legault.....	Sennerville, 1716.....	1,000 00
George Sheppard.....	Belle River, 912.....	1,000 00
John B. Green.....	Gibraltar, 1489.....	1,000 00
James H. Pullen.....	Latour, 125.....	166 70
Eugene Payment.....	Chenier, 1551.....	1,000 00
Joshua Mattingby.....	Oakwood, 364.....	1,000 00
Jasper Wigmore.....	Ottawa, 41.....	1,000 00
James Day.....	Bergen, 1805.....	1,000 00
Alex. Pinkerton.....	Deauchenc, 1312.....	1,000 00
H. Carrier.....	St. Michael, 1193.....	1,000 00
Wm. McCutcheon.....	Shelburne, 45.....	1,000 00
Henry W. Young.....	Sault Ste. Marie, 1262.....	1,000 00
Victor B. Patterson.....	Royal, 212.....	1,000 00
James Turville.....	Amherstburg, 216.....	1,000 00
Samuel K. Smith.....	Salinae Centre, 414.....	1,000 00

Fk. W. Jennings.....	Court Knickerbocker, 3029	2,940 40
A. D. Williams.....	Eric, 47.....	1,000 00
Honorius Robillard.....	Maisonneuve, 901.....	2,000 00
Wm. C. Wilson.....	Woodstock, 63.....	1,776 88
E. J. Carter.....	Bond Head, 1925.....	1,000 00
Frank Dore.....	Falls City, 765.....	1,840 39
H. B. N. Henniger.....	Perth Centre, 1670.....	1,000 00
Moise Dagenais.....	Napoleon, 3869.....	1,000 00
Charles Trempe.....	St. Catherine, 729.....	2,000 00
Joseph B. Kerr.....	Hemet, 1756.....	2,000 00
George McKenzie.....	Avondale, 1012.....	1,000 00
D. P. Henry.....	Tipton, 1521.....	1,000 00
Wm. Mackley.....	Memphis, 3509.....	1,000 00
Louis A. Sobien-ki.....	Sir G. E. Cartier, 1694.....	500 00
L. P. Jean.....	Levis, 1512.....	1,000 00
E. Dionno.....	Bridget, 1398.....	1,000 00
Henry A. Yommer.....	San Francisco, 822.....	3,000 00
William Gill.....	DeKalb, 1276.....	1,000 00
E. Larson.....	Hillside, 1236.....	2,000 00
Alphonse Morrin.....	Attean, 1308.....	1,000 00
August Teander.....	Monitor 3151.....	333 33
Frank R. Widrick.....	De Sozo, 1472.....	1,000 00
Old Age Disability—		
Wm. F. Lighthall, Ct. Montreal, 711.....		200 00
Total and Permanent Disability—		
George Murray, Ct. Maple, 155.....	\$ 500 00	
Lee E. Dickson, Ct. Temple, 510.....	500 00	
Thos. W. Westcott, Ct. Lausing, 217.....	500 00	
Allan McLean, Ct. Glen Payne, 373.....	500 00	
Francis Christopher, Ct. Loyalist, 121.....	500 00	
George H. Morton, Ct. Progress, 131.....	500 00	
D. N. Hoey, Ct. East Toronto, 459.....	1,000 00	
Jas. B. Edmeston, Ct. Ivy Leaf, 565.....	500 00	
Doctors' Fees.....	61 00	

Archer & Pancrost, Temple Furnishings.....	\$1,415 96
Robinson & Heath, Duty, etc.....	351 65
" ".....	109 29
" ".....	106 10
" ".....	81 40
Temple Furnishings.....	5 25
Refund of Assessments.....	89 73
Insurance.....	712 14
Legal Fees.....	300 19
Accident Insurance.....	573 00
Commission.....	36 00
	3,783 62
Five per cent. to General Fund.....	6,660 10
Balance.....	2,300,299 52
	\$2,477,819 48

Sick and Funeral Fund.

RECEIPTS.

To Balance as per last Statement.....	\$ 114,687 99
" Supreme Secretary.....	13,889 84
" Cheque No 26,631 cancelled.....	21 72
	\$ 128,599 55

CONTRA-CR.

By Sick Benefits.....	\$ 8,758 51
Funeral Benefits.....	850 00
Refund of Assessments.....	4 77
5 per cent. to General Fund.....	694 49
Balance.....	118,291 78
	\$128,599 55

General Account for November, 1897.

RECEIPTS.

To Supreme Secretary.....	\$ 7,167 34
" on account of supplies.....	431 76
Refund Accident Insurance.....	573 00
To 5 per cent. Mortuary Benefit Receipts.....	6,660 10
Sick and Fun'l Benefit Receipts.....	694 49
To Balance.....	4,746 43
	\$ 20,273 12

CONTRA-CR.

Salaries of Officers.....	\$ 1,900 00
Organizing, Salaries and Expenses.....	6,574 10
Wages of Employees.....	3,256 76
Furniture Account.....	908 91
Refund of Fees.....	140 00
General Management Expenses.....	3,631 96
"Forester" and Supplies.....	3,671 31
	\$ 20,273 12

Surplus.

Deposited with Dominion Insurance Department of Canada.....	\$ 100,000 00
Great Britain and Ireland.....	97,333 33
United States.....	50,000 00
United States Government Consols.....	56,758 36
New Brunswick Government.....	20,000 00
Real Estate and 1st Mortgages on Real Estate.....	1,808,191 29
Debentures.....	89,455 87
Deposit Receipts.....	510 79
Total Invested Surplus.....	\$2,222,279 64
Current Surplus.....	168,019 88
	\$2,390,299 52
Sick and Funeral Surplus.....	118,291 78
Grand Total Surplus.....	\$2,508,591 30

Yours in L., B. and C.,

H. A. COLLINS, Sup. Treas.

Supreme Treasurer's Statement for December, 1897.

Mortuary Statement.

RECEIPTS.

To balance as per last Statement.....	\$2,390,299 52
** Supreme Secretary.....	127,712 29
** Cheque No. 4230, cancelled.....	1,000 00
** Received on account of Insurance.....	1,112 01
** " " Sundry Refunds.....	8,193 61
	\$2,528,353 37

CONTRA-CR.

Paid to Beneficiaries of late Brothers--

Richard E. Rogers... Court Ideal, 3112.....	\$1,000 00
W. George Parker... " Uttrison, 1212.....	2,000 00
Charles Garton... " Watchville, 572.....	1,000 00
Gust Sack... " Westfield, 716.....	2,000 00
A. E. Parker... " Uttrison, 1212.....	2,000 00
Wm. John Kilpatrick... " Woodbine, 2037.....	974 44
Fay Turk... " Tittabawasse, 353.....	1,000 00
John W. Aizer... " Columbian, 1156.....	1,000 00
J. H. Mahony... " Theresa, 501.....	1,000 00
Thomas Hewitt... " Garnet, 64.....	1,000 00
Rasmus Peterson... " Sylvan Dale, 3037.....	1,000 00
F. J. Walsh... " Clayton, 171.....	1,000 00
Joseph Naidt... " Prokop Belky, 3380.....	1,000 00
Chas. A. Woodhouse... " Diana, 1133.....	250 00
Thomas Hayes... " Bfir, 828.....	1,000 00
Charles Demone... " Royal Jubilee, 111.....	1,000 00
Samuel Jacobs... " Empress, 230.....	1,000 00
Thomas McIntyre... " Cathart, 1733.....	1,000 00
Louis W. Dore... " Lachine, 541.....	1,000 00
J. McAnlay... " Hampton, 429.....	1,000 00
Joseph W. Doyle... " Osceola, 357.....	1,000 00
August Teander... " Monitor, 3151.....	635 67
Walter H. Cairns... " Isthmus, 320.....	1,000 00
Peter Hand... " Kingsler, 3611.....	1,000 00
J. L. Lindsay... " Bonanza, 383.....	3,000 00
John A. Boutilier... " Chetacto, 1376.....	1,000 00
Samuel Hart... " Tyrian, 1083.....	2,000 00
Elzear Gascon... " Sir E. P. Tache, 1676.....	500 00
John J. Land... " East Buffalo, 1181.....	1,000 00
Jarvis McQueen... " Valley City, 73.....	1,000 00
H. P. Bockenthian... " Polk, 1737.....	2,000 00
O. F. Paschal... " Mt. Washington, 1418.....	1,000 00
Victor Leclaire... " Century, 1257.....	1,000 00
Peter M. McIntyre... " Lanark, 562.....	1,000 00
Frank D. Forman... " Medina, 1198.....	2,000 00
William Kilpatrick... " Hennepin, 1152.....	2,000 00
John Granville Baum... " Adirondack, 1281.....	1,000 00
Daniel Brady... " Maurice, 906.....	1,000 00
Fred C. Ward... " Tantamar, 803.....	1,000 00
George F. McNulty... " Baldwin, 1811.....	1,000 00
O. P. Rowland... " Collingwood, 95.....	1,000 00
J. B. Boudrias... " Cote St. Paul, 1281.....	1,000 00
Benjamin Sennay... " McGregor, 6.....	1,000 00
Charles H. Willis... " Evershed, 638.....	2,000 00
John Ed. Whenton... " Yuman, 1591.....	1,000 00
William C. Wilson... " Woods-ock, 69.....	223 12
Rev. Tom Thompson... " Maurice, 906.....	500 00
Howard T. Sargent... " Buelah, 3025.....	500 00
George W. Hillard... " Bellair, 1441.....	1,000 00
J. A. Laird... " New Hamburg, 712.....	1,000 00
Alex. Bunnerman... " Kildonan, 456.....	1,000 00

George Kennedy... Court Cayuga, 281.....	\$1,500 00
Fred S. Roche... " Stillwater, 1035.....	1,000 00
Richard Walsh... " Onward, 553.....	1,000 00
Fred Wm. Secord... " Loyalist, 121.....	1,000 00
Louis Jones... " Mulgrave, 824.....	1,000 00
Louis P. Albright... " Kinsman, 1038.....	1,000 00
James J. McDonald... " Fellowship, 1870.....	1,000 00
John Summerfeldt... " Ohio, 537.....	1,000 00
Thomas Colmer... " Magerrawka, 3013.....	1,000 00
Neil Irvine... " Seal Rock, 3011.....	500 00
John Riedel... " Puritan, 1125.....	2,000 00
Daniel Moore... " Beechwood, 1093.....	2,000 00
William Greenway... " Centre, 136.....	1,000 00
Charles F. Ernst... " New Hamburg, 712.....	2,600 00
C. R. Reid... " Goderich, 253.....	500 00
O. B. Sweeney... " International, 323.....	2,000 00

Old Age Disability--

Archibald Sherriffs, Excelsior, 79.....	300 00
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Total and Permanent Disability--

James O'Shea, Collingwood, 95.....	\$ 500 00
A. L. Mackenzie, Plain Field, 1111.....	500 00
Henry W. Ward, Grateot, 379.....	1000 00
John Cartshore, Wooler, 567.....	500 00
Napoleon Courtemanche, Sir G. E. Cartier, 1691.....	1000 00
John Haugh, Guelph, 37.....	500 00
John B. Bourrouill, South End, 1562.....	500 00
Doctors' Fees.....	32 40

Water Rates.....	\$ 13 88
Duty on Electric Light Fixtures.....	167 90
Taxes.....	395 12
Taxes.....	66 00
Assessments Ret.....	55 59
Commission.....	26 25
Fire Insurance.....	38 60
Hardware.....	7 50
Legal Fees.....	153 35

Five per cent, to General Fund.....	926 19
	6,385 61

Balance.....	\$ 89,858 43
	2,438,494 94
	\$2,528,353 37

Sick and Funeral Claims.

RECEIPTS.

To Balance per last Statement.....	\$118,291 78
To Supreme Secretary.....	13,138 06
	\$131,429 84

CONTRA-CR.

By Sick Claims Paid.....	\$ 9,750 42
** Funeral.....	675 00
** Refund to Court 3501.....	5 68
Five per cent, to General Fund.....	656 90
Balance.....	120,337 84
	\$131,429 84

General Account for December, 1897.

RECEIPTS.

To Supreme Secretary.....	\$12,242 11
account of supplies.....	1,730 79
** Five per cent, Mortuary Benefit Receipts.....	6,385 61
** Sick and Fun'l ".....	656 90
** Cheque 9151 cancelled.....	200 00
	\$51,215 41

CONTRA-CR.

Salaries of Officers.....	\$ 1,999 99
Organizing Salaries and Expenses.....	5,452 78
Wages of Employees.....	4,371 13
Furniture Account.....	2,269 51
Refund of Fees.....	9 25
General Management Expenses.....	10,729 65
"Forester" and Supplies.....	3,114 99
	\$28,447 33
Balance.....	\$22,768 08
	\$51,215 41

Surplus.

Deposited with Dominion Insurance Department of Canada.....	\$ 100,000 00
Great Britain and Ireland.....	97,333 33
United States Government Bonds.....	56,758 36
New Brunswick Government.....	20,000 00
Real Estate and 11-5 Mortgages on Real Estate.....	1,844,825 93
Debentures.....	138,426 41
Deposit Receipt.....	540 79
	<hr/>
Current Account.....	\$2,257,881 82
	180,610 12
	<hr/>
Sick and Funeral Surplus.....	\$2,438,491 94
	120,337 81
	<hr/>
Grand Total Surplus.....	\$2,558,832 74

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

New Courts.

For November 43 new Courts were instituted, and for December 26. We will give the names in our next issue.

Condolence.

The members of Court Orange Blossom, No. 3677, Messina, Cal., extend their sympathy to Bro. A. R. Swartout and family on the death of his little daughter.

The members of Court Sir George E. Cartier, No. 1694, Montreal, extend their sympathy to the family of their late esteemed brother, L. A. Sobrensky.

The members of Court Bay Centre, No. 736, extend to Bro. Wm. H. Howell their sympathy on the death of his wife.

Among the Courts.

Ontario.

The mother High Court still carries the banner.

Does Ontario realize that Quebec is only 399 behind, and that the gap is lessening?

There is not a finer spot on this fair earth than the territory over which the High Court of Ontario has jurisdiction. There are thousands of men eligible who are not yet in the I.O.F.

Bro. Backus and his colleagues can do great work in building up existing courts; they have close on to 300. Ontario should set the pace for 1898.

Court Valley City, No. 73, Galt, is one of the old reliables. Sure, and not slow. Initiations at every meeting. In spite of changes through removals and death membership keeps increasing. Recently the court was called upon to mourn the death of two esteemed members. The mortuary benefits were, as is customary, promptly paid.

Bro. C. C. Whale is working the Ottawa Valley. He has been doing excellent work in Toronto, and has just completed the institution of Court Doric, with a charter membership of 104—the highest, we believe, in any court ever organized in Ontario.

Central Ontario.

Central—leading.

“Secure a new member.”

The Centre is again to the front.

Toronto did nobly in the closing months of 1897. Keep it up for 1898.

Bro. R. Tinck, G.D.H.C.R., is still working in the county of Wellington, and is meeting with splendid success.

Bro. Dugald Currie, of Court Nottawa, is engaged in instituting a new court at Rosemont, and is meeting with fair success.

The High Coun., Bro. Hearn, is taking his share of the work, and has held successful meetings at several points in the jurisdiction.

Bro. Morgan, H.V.C.R., is doing yeoman service, and addresses meetings at Kimmount, Kettleby, Brookholm and Pefferlaw during January.

It is expected that P.H.C.R. Bro. Rev. A. Macgillivray will address a large gathering of Foresters and their friends at Cooksville on 25th January inst.

November record was the best in months. 220 accepted applications, and third among High Courts. For the December the figure is 257. We congratulate High Chief Sanders and his working legion.

The H.C.R. will address an open meeting at Owen Sound on the 11th January, on which occasion the officers of Court Northern Light will be installed, and a public presentation made to Bro. R. McMurchy, G.D.

Bro. E. J. Hearn, H.C., attended the annual concert of Court Lornville on the evening of Dec. 17th. A good attendance, enjoyable programme, and a capital speech by the High Counsellor were the features of the evening.

Bro. C. L. Sanders has finished in North Grey, doing capital work there, and will storm the counties of York and Ontario. He commenced at Newmarket, where he secured 15 applications in five days. Both Bros. Tinck and Sanders will spend the winter months in the eastern part of the jurisdiction.

Court Prosperity is one of the most enterprising of Toronto courts. Their fine concert on the evening of the 28th December was not patronized as it deserved. The Assembly Hall in the Temple had a fair audience that heard a first-class programme. The concert was opened with a brief and happy speech by the Supreme Chief.

Court Doric, Toronto, was presented recently with a beautiful set of officers' badges, as a prize for having a charter membership of over 100. Speeches were made by several prominent members of the Order. Mr. Gurney, the head of the great manufacturing firm to which all the members of Court Doric belong, was made an honorary member. Mr. Gurney's interest in the welfare of his men was practically manifested by his hearty endorsement of their action in joining the Order, and securing the benefits it bestows.

The annual “At Home” of Court Refuge, Port Hope, last month, was a model. Proceedings commenced at 7.30 p.m. The programme was excellent in every particular, one of its excellencies being its brevity. Bro. Rev. Mr. Deyfoot occupied the chair. Addresses were given by Rev. A.

Macgillivray, P.H.C.R., Geo. Spence, H.V.C.R. of Eastern Ontario, and Rev. Bro. Daniels. At the close of the programme refreshments were served by the members to those present. The attendance was large. Invitation was by card. Every one seemed greatly interested in the presentation of the principles of the I.O.F.

Eastern Ontario.

From the East we have no news. The applications for November numbered an even 100.

Court Ottawa West, located at Hintonburg, gives a first-class entertainment on Jan. 20th. Bro. Fraser, H.C., will give an address.

When peace, progress and prosperity prevail there is but little material for the making of history. That is the state of things in the East, our East, and that explains the brevity of this chapter.

Quebec.

The editors wish to remind the brethren of Quebec that "straw is still required for the making of bricks." Send on your news!

Quebec is creeping up on Ontario. If Bro. Backus does not get his campaigners to strike a more rapid pace, the valiant Chief of the East may turn up at Supreme Court with Quebec in the van.

Every one will be pleased to hear that Bro. Major S. F. McKay, P.H.C.R., after a long and dangerous illness, is well enough to resume the duties of his profession, and is about as hearty as ever.

213 accepted applications for November was a creditable month's work. Now that our brethren of the French tongue are reading the official organ in their own language, we will look for still better results. December applications, 276.

We had the pleasure of meeting in our sanctum, High Chief Strathearn, Past High Chief Morin, and Supreme Organizer P. N. Breton. They were delighted with the Temple, and praised our French edition of the FORESTER. And we are happy.

Court Belle Reve.—"Court Belle Reve is all right; we had one initiation last meeting and three for next, so don't you fret." So says Bro. A. Foreman, Financial Secretary. And Sandy should know; for without being in the least invidious, there is to be found no better officer, in fact they are all good men. We expect a rousing gathering at the next meeting. It is stated the High Chief has to appear and apologize to this court with all his staff.

Napoleon Premier, 3069.—Who could dream of a court with such a name getting into difficulties? Sad to say, such is the case. However, we know they are not great; we learn the High Chief is on their track, so matters will soon be all right. It is to be hoped that the members will have an eye to electing good officers, and you will be sure to have success. We are ready to assist you. Bro. Tussier, High Treasurer, will come to your aid whenever needed.

Court Acton Vale, No. 351.—General Deputy Brother Idor LaRivière, under instructions from High Chief Ranger Strathearn, visited this court on Monday, Dec. 27th, and installed the officers for the coming year. After the imposing ceremony of installation was over Brother LaRivière addressed

the court. The brother was well received. After a hearty vote of thanks was extended to him, the brethren assured him that every effort would be put forth by them to increase the membership of Court Acton in the coming year.

Court Ste. Brigitte, No. 1398.—Brother General Deputy Idor LaRivière, under instructions from the High Chief Ranger, visited this court on Monday, Jan. 3rd, 1898, and installed the officers for the coming year. After the imposing ceremony of installing officers was over Brother General Deputy Idor LaRivière addressed the court. The brethren by a vote of thanks expressed pleasure at meeting with the General Deputy, and assured him that every effort would be put forth by them to increase the membership of Court Ste. Brigitte in the coming year.

Court Carillon, 3211.—This is one of our young courts, and requires some attention. The High Chief, accompanied by G. D. Laviolitte (the best of officers), paid the court an official visit. After going the general routine of business the visiting officers addressed the brethren, the High Chief stating that he was prepared to do everything possible to assist them in increasing their membership. The brethren expressed themselves well pleased with having a visit from the officers of the High Court, and stated their determination to increase their membership. Four applications have since been taken. Now, ye sons of the two mountains, take a long pull and a steady pull just to secure one member each, and you have no idea the pleasure it will give you; also remember your promise for the statue.

New Brunswick.

BRO. HON. HENRY R. EMMERSON,
LL.B., M.P.P.,

PREMIER OF NEW BRUNSWICK.

To our readers, not only in New Brunswick, but throughout Canada, Great Britain and the United States, the portrait and sketch that we give of the talented and popular Premier of New Brunswick will prove interesting. It is always stimulating to read a little of the life story of the man that by reason of personal merit and energy has won his way to the highest position in the gift of his fellow-citizens. To be Premier of one's native province at forty-four is a distinction of which any one might be proud, while it is one to which but few may hope to attain. We had the pleasure of meeting Bro. Emmerson at the High Court of New Brunswick, at Campbellton, last August. His striking personality made him one of the most interesting members of that fine representative body. He was an interested and close observer of proceedings; he did not speak often, but his views when given were always received with close attention, and accepted by the High Court. His cordial words in acknowledging the visit of the writer to the High Court will always be pleasantly remembered.

The Hon. Mr. Emmerson was born in Manger-ville, in the province that he serves, on the 25th Sept., 1853. His father was a clergyman of the Baptist denomination, his grandfather came from England, his mother was Augusta Read; his grandparents were active business men, pioneers in their respective lines in the province. The subject

of our sketch received a thorough English, classical and business education in several of the leading schools of his native province and in Boston. He made choice of law as his profession, studied in the offices of Sir Albert J. Smith and Albert J. Hickman, graduating with the degree of LL.B. from the Boston Law School in 1877, and in the same year he was admitted an attorney of the Supreme Court of New Brunswick. In his graduating year he carried off the \$50 prize for the best essay on "The Legal Condition of Married Women." For several years our distinguished brother has practised his profession in Moncton. In the firms of which he has always been the head he has had associated with him some of the cleverest lawyers of the province. He has been from time to time entrusted with the administration of large estates



BRO. HON. HENRY R. EMMERSON, LL.B., M.P.P.

and other important matters. He has had, like so many public men, an experience of journalism, being one of the owners of the *Daily Transcript*, of Moncton, until he sold out his interest to Bro. Hawke in 1887.

The Premier's first entrance into politics was in 1887, when he was chosen by his Liberal friends to contest Westmorland for the Dominion House. The issue resulted in the election of his opponent.

He was returned to the local house for Albert Co. He came very rapidly to the front, attained Cabinet rank as Minister of Works, and a couple of months ago was called to lead the Government in succession to the Hon. Jas. Mitchell, a position for which his education, eloquence, tact and good judgment eminently fit him. We predict for him a long and successful Premiership.

Bro. Emmerson has always taken an active interest in educational matters. He is at present a

member of the Senate of Acadia University. He also takes an active part in the work of the Baptist Church, of which body he is a zealous member.

Bro. Emmerson became a member of the I.O.F. in 1883, joining Court Dorchester when it was only the second court in the province. He was a member of the High Court at its organization, and was chosen to fill the position of High Counsellor. He is an enthusiastic believer in the principles of Independent Forestry.

The only brother of the subject of our sketch is Bro. Hon. Judge Emmerson, H.S. of New Brunswick and Past Supreme Counsellor. His only sister is Mrs. Harvey Atkinson, one of the secretaries of the Dominion Woman's Christian Temperance Union. Bro. Emmerson is a family man. He has four daughters and one son. We voice what we are sure is the sentiment of the entire membership when we wish for our esteemed brother many long years of usefulness and happiness. We trust he may see the fine province to which he is devoted greatly developed, and the Order that is honored by his membership grow to proportions still more magnificent. May the first year of his Premiership be to Bro. Emmerson *A Very Happy New Year*

A very enjoyable evening was spent by Foresters and friends of Court Belleisle at Thomas Scovil's. About 160 sat down to supper.

For Nov. the applications were 73, and for Dec. 86; this shows gratifying progress. This increase will be more than maintained during 1898.

Court Golden Grove, No. 3064, recently cleared \$60 by means of a pie social, largely realized through the seductive eloquence of Bro. Geo. E. Day.

At the regular meeting of Court Loyalist, No. 121, St. John, these officers were elected: Chief Ranger, H. B. Cunningham; Court Deputy, W. J. S. Myles.

Court Welsford had a visit recently from Bro. Wm. Kinghorn, P.H.C.R., who is now Inspector for the High Court. His address to the officers and members was instructive and stimulating.

A visit from the High Chief of New Brunswick is always welcome. Judge Wedderburn looked in on us for a few minutes the other day; he reports the Order as growing steadily and everything lovely in his jurisdiction.

Court Locksley, No. 118, has just celebrated with great rejoicing its fourteenth anniversary. Locksley has good cause for rejoicing, for it has about thirty additional members and applicants well under way. Good for St. Martin's and Skillen.

St. John City, our Canadian winter port, with a population of 42,000, has ten active courts; 1,000 members find two thriving Encampments. Already the various courts are arranging for a series of fraternal visits during the coming winter, so a revival of interest and friendly rivalry among the courts may be expected.

The I.O.F. of Norton gave a supper to their members, who, accompanied by their wives or other particular friends, did justice to a splendid supper provided by an efficient committee. The I.O.F. are never behind. They are continually adding to their numbers and seem to be anxious to make old "Kennebecasis" continue to shine.

The funeral of the late Fred. W. Secord took place from his late home, 103 Main Street, St.

John. The services were conducted by Rev. Mr. Long, of the Victoria Street F. C. Baptist Church. The funeral procession was a large one; the members of Court Loyalist, headed by the Alexandra Temple of Honor band, accompanied the remains of the deceased brother to the cemetery. Many handsome floral tributes testified to the esteem in which the deceased was held.

General regret will be felt throughout this jurisdiction at the news of the death of Thomas Miller, of Court Loyalist, No. 121, from typhoid pneumonia, after an illness of two weeks. Bro. Miller was one of the oldest members of the Order, having been made a charter member of Court Loyalist in Nov., 1883. He had held many positions of trust and responsibility in his court and was several times a member of the High Court. This makes the twelfth death Court Loyalist has sustained since its organization fourteen years ago.

Court Washademoak, Independent Order of Foresters, entertained its members and friends to a turkey supper recently. Among the guests of the court were members of Court Kennebecensis, Hampton and Lancaster, residing in the community, and Revs. Messrs. Davis and Ganong. After the tables had been cleared the chair was taken by Chief Ranger J. V. Hetherington, and the following programme given: Speeches by Thos. Hetherington, ex-M.P.P.; T. P. Hetherington and Rev. E. K. Ganong; recitations by Dr. E. M. Brundage; speeches by Joseph Hetherington and Rev. Mr. Davis, and a reading by Scott Foster. Music was furnished by a number of young people, with Miss Emily Starkey as organist. Court Washademoak is one of the younger courts of the Order in New Brunswick, but already has a membership of thirty-four.

Court Ouangondy, No. 1572, of the north end, elected the following officers recently: W. F. Cronk, C.R.; D. G. Lingley, C.D.H.C.R. After the election, on invitation of some members, the party was entertained at an oyster supper at Washington's restaurant. The C.R., D. Bradley, jr., occupied the chair. The following programme was successfully carried out: Toast to the Queen; toast of the Supreme Court, responded to by L. B. Coleman; toast of the High Court, by W. S. J. Myles, H.V.C.R.; toast of other Orders, by T. Marshall; toast of the Ladies, by J. W. Keast, J. R. McConnell and F. E. Whelpley; song by G. Clark; toast of Trades and Professions, by W. G. Estabrooke, W. F. Cronk and Dr. Roberts; toast to the health of Dr. Roberts and D. Bradley, jr., and was responded to by the brothers named; mandolin solo, R. Washington. The officers elected will be publicly installed.

During December the courts have been engaged electing officers for the ensuing term. The courts throughout the Province will be officered by capable and efficient men. To these brethren, as to all chosen officers, the I.O.F. looks confidently for active mission work and for careful and punctual attendance upon the important duties of their respective offices. New courts are being organized also, and the winter campaign promises to be active and successful. Many public installations are to be held. In order to secure prominent speakers and prevent disappointment, the Committees on Arrangements would do well to communicate with them before fixing a day, as installations in so many courts at remote centres from each other occur close together as to time.

Do not let the winter pass without at least one public meeting being held by the court, whether for purposes of installation or not.

Nova Scotia.

The good work goes on down by the sounding sea.

Court Blomidon, Wolfville, holds a public installation during January.

1897 was by all odds the best year in the history of the I.O.F. in Nova Scotia. 1898 will be still better.

Nova Scotia can be counted on to contribute its full quota to the 25,000 asked for to bring the membership up to 150,000 by the time Supreme Court meets.

The High Chief Ranger was laid aside for some three weeks during November with a sore hand, but has since given proof of his restoration to health by active work among the Courts.

Every court in the jurisdiction will contribute to the Windsor relief fund. "A brother is born for adversity." For a court to fail in sending a contribution would be to miss a privilege.

Court Royal Jubilee, No. 114, at Halifax, the banner court of N. S., bids fair to hold that honor for some time to come, as at the December meeting 43 applications were read and a large number initiated.

Court Yuvan, Parrsboro, mourns the loss of Bro. John E. Wheaton. The members of the court took charge of the funeral, and attended in a body. The long line of carriages which followed the remains to their last resting-place was evidence of the high esteem in which the deceased was held.

Court Forest Flower, at Springfield, was also visited and reported in a most flourishing condition. Several new applications were received at the last meeting and others are expected. The Financial Secretary, Bro. Davison, is one of our model F. S.'s, and Bro. Hiseler feels that Court Forest Flower is in good hands.

The response to the circular sent out by the H.C.R. for aid to the distressed brethren in Windsor has been prompt and generous, some \$400 having been already received, and no doubt many courts will yet send aid. Thus the fraternal spirit is displayed and our members take pride in alleviating the needs of their brethren.

Court Queen's Court, at Caledonia, was recently visited, and the brethren voted the H.C.R. a "jolly good fellow," and looked on his visit as something providential, as Bro. Hiseler satisfactorily arranged a very important matter for the court. Bro. Hiseler and the members of the court were entertained to lunch by the lady friends of the brethren, and a very enjoyable evening was spent.

Visited Court Beulah at Southampton, and assisted the worthy brethren there. From Southampton to Parrsboro, where the brethren of Court Yuvan welcomed him with open arms. Bro. Hiseler's visit to Parrsboro was marked by the reception of 15 new members, and a very enjoyable visit was made an occasion of profit to the Order in general, and Court Yuvan in particular. Bro. Hiseler speaks in high terms of the truly Forestric spirit which animates the Parrsboro brethren. He was greatly assisted by Bro. Nordby, Court Deputy, who is generally taken for an elder brother of the

H.C.R.; Bro. Jules Choisnet, Fin. Secretary; Burt Tucker, and others. The new members are some of the most popular young men in Parrsboro.

From Parrsboro Bro. Hiseler went to New Germany, where some important work was done for Court Afton, No. 775, that has passed all the dark days, and has now a prosperous future assured.

Prince Edward Island.

74 applications for December.

"We are beginning to reap the benefits of the visit to our jurisdiction last summer of Bro. Rev. A. Macgillivray, P.H.C.R." So writes an esteemed brother.

Bro. F. S. Jost, H.C.R., and Bro. Fowler, H.S., are pushing things in the Island jurisdiction. Bro. Fowler, who is deputy of the Supreme Chief and a great worker, is giving all his time to the Order.

Every court in the jurisdiction has promised a contribution to the Bronze Statute of the Chief; most of them have already sent it. The brethren appreciate the great work of the head of the Order and delight to do him honor.

The members of Court Beausejour, No. 1587, are mourning the death of Bro. D. S. McKay, who died at Central City, Colorado. His remains were brought home and buried with Forestric honors in the Presbyterian cemetery, Clifton.

The largest court ever instituted in the province was organized on the 5th December, at Bradalbane, Queen's County, with 32 charter applicants, by the H.C.R., F. S. Jost, H. Sec. L. U. Fowler, and High Auditor John H. Bell, assisted by Bros. J. R. Elliott, W. A. Found, George Moris and other members of Court New London. Much credit is due Bro. Neil Campbell, of Court Wiltshire, for the success of the new court.

The sudden death of Bro. McKenzie, C.D., of Court Avondale, Charlottetown, and Past High Auditor, has caused great regret. The brother was widely and favorably known. The mortuary benefit of \$1,000 was paid over to his widow within ten days of his death. She acknowledges to the High Chief Ranger, Bro. Jost, her appreciation not only of the prompt payment of the benefit, but also of the great kindness of the brethren of Court Avondale.

Manitoba.

Court Balmoral West, No. 948, Stonewall, Manitoba, keeps moving, and in the right direction. A complimentary concert of a high character was given last month. It was largely attended. In a very clear and comprehensive address, Bro. Waddell, P.H.C.R., set forth the principles and benefits of the Order. Accessions to the ranks are looked for.

At the date of writing, the Hon. Thos. Greenway, Premier of the Province, is the youngest Forester in the Prairie Province. On a recent visit to Toronto he was made a Forester, on the 17th Dec., in the Executive Chamber, by Dr. Oronhyatekha, S.C.R., in the presence of a distinguished company of Supreme Officers, High Officers and Past High Officers. The stalwart leader of the Manitoba Government was loud in his praise of the "Temple" as the finest office building he had ever seen.

Northwest Territories.

High Court Meeting at Medicine Hat.

The meeting of the High Court of the Territories took place some little time ago; the date is so remote that we do not care to give it. There was a fair representation. The immense area covered by the High Court made it all but impossible for every Subordinate Court to be represented. The presence of the Supreme Chief Ranger, Dr. Oronhyatekha, lent more than ordinary interest to the meeting. A well-attended public meeting was held, and addresses on the principles, aims and growth of the I.O.F. were given by the Supreme Chief and Bro. J. D. Goggin, M.A., H.C.R. of the jurisdiction. At the close of the public meeting a banquet was tendered the Supreme Chief Ranger and the officers and members of the High Court.

The reports submitted showed satisfactory progress.

The following officers were elected and duly installed:

Past High Chief Ranger, D. J. Goggin, M.A., Regina.

High Chief Ranger, Hon. Jno. F. Betts, Prince Albert.

High Vice-Chief Ranger, J. S. Van Wart, Calgary.

High Secretary, W. S. Urton, Duck Lake.

High Treasurer, J. Menary, Calgary.

Auditors, Inspector Saunders, N.W.M.P., Macleod, and Alfred H. Woodman, Prince Albert.

High Physician, Dr. Willoughby, Regina.

High Counsellor, G. W. Green, Red Deer.

High Chaplain, H. A. Baker, Medicine Hat.

Journal Secretary, D. H. Grant, Duck Lake.

H.S. Woodward, W. C. Patterson, Okotocks.

H.J. Woodward, B. Hooper, Regina.

H.S. Beadle, T. N. Christie, Indian Head.

H.J. Beadle, C. T. Davkin, Lacombe.

High Marshal, W. L. McCracken, Broadview.

High Conductor, C. H. Powell, Swift Current.

High Messenger, John Dixon, Maple Creek.

Representative to Supreme Court, D. J. Goggin, M.A.

The selection of a place for the next meeting of the High Court was left with the High Standing Committee.

Official Circular No. 1.

OFFICE OF THE H.C.R.,

PRINCE ALBERT, Oct., 1897.

DEAR SIR AND BROTHER,—Another session of the High Court of our noble Order has closed its labors in Liberty, Benevolence and Concord, and the mantle of Dr. Goggin, our P.H.C.R., has fallen upon my shoulders. The task of following in office a man of such extraordinary ability and experience is a serious one, and I sincerely ask your active assistance in carrying on and extending the good work he so generously performed.

We now start a new year, knowing that never before has our Order been more united and active, and your H.S. Committee confidently look to each Subordinate Court for generous co-operation in keeping that interest and unity an active factor in our future work.

The presence of the venerable S.C.R. at our High Court was a source of pleasure to every dele-

gate, and his words of instruction and encouragement were attentively listened to by all. You will be glad to learn that as a first practical result of his visit Bro. Dr. Stovel has been permanently engaged as organizer for the Order throughout the entire Northwest, with authority not only to organize new courts, but to visit and assist in developing existing courts. As you can easily understand, this entails a large additional expenditure on the part of the Supreme Court. To assist in meeting this, such courts as may desire his assistance will be expected to remit to the Supreme Court one dollar and fifty cents (\$1 50) for each new member secured by him. This is a small tax, and it is earnestly hoped all courts will take immediate advantage of Bro. Stovel's extensive knowledge respecting the benefits of the Order, and extend to him that welcome which his ability so justly entitles him.

Difficulties from time to time having arisen respecting supplies, and it being most important that all courts should be constantly in possession of a complete stock of the same, I deem it advisable to call your attention to Sec. 97, Sub. Secs. 1 and 4, of the Constitutions and Laws of the Order, 1896. It is earnestly hoped that these provisions will in future be strictly adhered to, as only by such action can a material saving both in time and in expense be assured and the difficulties above referred to be avoided.

Another important factor which has during the past year caused much unpleasantness as well as inconvenience is the delay practised by some Subordinate Courts in remitting their H. C. dues. In this connection it is hoped that promptness will in future be the watchword. Sec. 96, Sub. Sec. 3, being positive in its nature, I take the earliest opportunity of advising you that suspension must immediately follow any neglect of its very important provisions. Let us all hope that when our next H. C. session is opened a record will be found showing that no suspensions have taken place within our Territory.

I anticipate in the near future an official visit to all courts within my jurisdiction, when I shall hope to receive that encouragement in the carrying out of my responsible duties which only Subordinate Courts can give. In the meantime allow me to urge upon all Subordinate Court officers the absolute importance of addressing their official correspondence to Mr. W. S. Urton, H. Secretary, Duck Lake, Sask.

In congratulating you upon your past efforts let me express a hope that the coming year will see you continuing your good work. Your H. C. Officers are ready and willing to do their best, and trust in you for a generous assistance.

Submitted in L., B., C.,

W. S. URTON, JOHN F. BETTS,
H. Secretary. H. C. R.

Northwest Foresters are proud to welcome as a brother Forester the distinguished and honored Premier of Canada, Sir Wilfrid Laurier.

Bro. D. J. Goggin, M.A., P.H.C.R., is well known as one of Canada's leading educationalists, and has charge of the educational system of the Territories.

Northwest Foresters are looking forward with interest to the High Court meeting report, and we have it from the High Court officers that it will shortly be published.

Court Calgary now ranks second in point of members of Northwest courts. Among its members, who are all active Foresters, are two or three members of the High Court, Bro. Van Wort being H. V. C. R. and Bro. W. H. Menary H. Treasurer.

Courts Colleston, Willoughby and Kinistind have recently been added to the Northwest Territories High Court by C. R. Stone, D.S.C.R. The latter was not reported in the December FORESTER. We gladly rectify the omission. Our friends in the wide West are doing excellent work.

The chief officers, both past and present, of the Northwest High Court, are men occupying most important positions, and their time is pretty fully taken up with private and public affairs. Bro. Betts, High Chief Ranger, fills with much ability and dignity the position of Speaker of the Northwest Legislative Assembly at Regina.

Court Saskatchewan, Prince Albert, now leads, numerically at least, all courts in the Territories with 110 members in good standing in December—a net increase since January, 1897, of 54 members—and some half-dozen applicants for initiation. Its growth illustrates what may be accomplished by earnest work on the part of local members.

The membership of Court Duck Lake, located at the historical village of Duck Lake, where the first battle of the Northwest Rebellion occurred, have been adding largely to their membership of late. At the December meeting quite a number of candidates were initiated and a most successful meeting held. Court Duck Lake numbers among its members the High Secretary (Bro. W. S. Urton) of the N. W. T. High Court.

The Territorial High Chief Ranger, Bro. Betts, recently made official visits to Courts Wascana, Regina, and Prairie Grenfell. At both places he was accorded hearty receptions, and the brethren write that his talks on the subject of Independent Forestry were interesting and instructing, and will tend to increase the membership of both courts. We believe it is the High Chief Ranger's intention to personally visit all courts within his jurisdiction during the year.

British Columbia.

For November 70 and for December 173 applications were received.

On the slopes and in the valleys of the Golden Province the I.O.F. goes marching on.

"Bring in a new member." Oh, give us something a little harder than that! For the "tender-footed" down east that may be enough, but in the west we "rustle" in a somewhat more vigorous fashion. All right, brethren; say you make it ten instead of one.

Court Burrard, No. 347, has probably won the blue ribbon for November. On the 12th they had 37 applications, and at the meeting on the 25th 56 applications were received, 103 in all, with more in sight. Will the court, or courts that have done better, or as well, please speak.

A well attended and highly interesting meeting was held at Sandou recently. The chair was occupied by Bro. M. L. Grimmett, C.D., a leading lawyer of the place. Bro. J. H. Falconer, D.S.C.R., gave an able address on the principles and benefits of the Order. Bro. Smitheringale, H.C., of Court New Denver, spoke highly of the Order. As a result of the meeting 30 candidates were initiated a few days later.

Michigan.

CHRISTMAS CIRCULAR.

REED CITY, MICH., Dec. 11th, 1897.

Christmas Greeting to the Foresters of Michigan :

Christmas brings thoughts of kind deeds and loving remembrances. To the wanderer it brings thoughts of home and friends, and to those with a happy home it brings greater appreciation. We as Foresters are proud of the fact that we are home builders, and at this Christmas time we can say with pride, that throughout the length and breadth of the land hundreds of homes are brighter and happier because the husband and father who has been taken away was a member of the Independent Order of Foresters.

It is a duty therefore that you owe to your friends, to persuade them to become members of our noble Order, and place themselves and their families under the protection of the banner on which is inscribed the beautiful motto, "Liberty, Benevolence and Concord." No Christmas present that money can buy carries with it the blessings that accompany a certificate of membership in the Independent Order of Foresters, and if perchance the member whose application you secured should be taken away, the satisfaction of seeing his wife and little ones cared for will repay you a thousand-fold.

At this time we should not forget the sick and needy within our own ranks, or the brother who is out of employment. See if something cannot be done to brighten his home, and make him feel the benefits of being a Forester. Let us all be thankful that on Christmas day, when the bells ring out "Peace on earth, good will toward men," we can say we have done our share towards making the world better and happier, and as the old year goes out and the new one comes in, let us resolve to make increased efforts for our Order, with the hope and assurance that it will bring increased blessings and happiness.

With kindest regards, a Merry Christmas, and a Happy New Year, I am,

Yours in L., B. & C.,

M. M. CALLAGHAN,
High Chief Ranger.

Saginaw courts have sent all of the delegates of last year to the High Court again.

High Court meeting Feb. 22 and 23. The meetings in Michigan are always interesting.

To Michigan we say, Look out for New York! There was only a difference of 1,153 at the 1st of November.

The Bay City courts will all unite in a union installation, with P.H.C.R. Joslyn as installing officer. Refreshments and a dance will follow.

The Christmas Greeting of High Chief Ranger Callaghan has the right fraternal ring. The brethren should mark, learn and inwardly digest it.

Michigan was a good second for November with 242 accepted applications. At that date Quebec was 603 ahead—Michigan 11,664, Quebec 12,267.

Deckerville is arranging for a public installation and oyster supper in January, at which Bros. Callaghan and Joslyn are both expected to be present.

Bro. J. V. Vann Sytle has been doing some very good missionary work in Jackson and Milan.

He has also recently organized three live, flourishing courts.

Court Valley, No. 232, easily wins the sash offered by the H.C.R. for the largest membership on Dec. 31. The court was advised by Bro. Callaghan some time ago that they are so far ahead that no one could reach them.

The second meeting of the High Standing Committee during the year was held at Saginaw, Dec. 20 and 21. A full attendance was present. Bro. A. L. Kurtz, Saginaw, was chosen High Auditor to succeed Bro. Holden. A request from Detroit to have the time of meeting changed from Feb. 22-23 to the 16th and 17th was refused, for the reason that the Committee had no authority to take any action in the matter.

New York.

Plattsburg has now a court of the I.O.F., thanks to the efforts of Bro. Thos. Clark, D.S.C.R. The Order only needs to be known to be appreciated.

We are greatly pleased to note the convalescence of Dr. Wiley, of Court Motor, whose energy, previous to his illness, aided Forestry in Syracuse to a great extent.

The High Court (Malone) Journal proceedings (eighth session) are out, larger and better than ever, fine paper, clean type, and elegantly arranged, showing again the skill of High Secretary C. R. Fitzgerald.—*Syracuse Times*.

Members desiring to organize courts in New York State, who can furnish satisfactory references, can obtain a good commission and available territory, by applying to Bro. C. R. Fitzgerald, High Secretary, P.O. Box 156, Buffalo, N.Y.

Court Rensselaer has just sent to Bro. C. A. Fitzgerald, H. Secretary, 10 cents for each of its membership. Now that the "Foresters' Temple" has been officially "dedicated," it is to be hoped that all courts will join in the good cause of contributing their share toward the "Bronze Statute Fund."

"Has every member voluntarily contributed to the 'Oronhyatekha Statue?' Only 10 cents is asked for. Col. A. B. Caldwell, a friend of 21 years to our venerated Chief, sent High Secretary Fitzgerald \$5.70 for that purpose, which represents 10 cents for each year of Dr. Oronhyatekha's existence."—*Syracuse Times*.

Court Ina very graciously passed a series of resolutions commendatory of long and faithful services of F. A. Drake, M.D., upon his retirement as Court Physician. Bro. Drake has been instrumental in the upbuilding of Court Ina from a small membership to its present membership of 54, for which the members feel truly grateful.

Court East Buffalo gave their fifth anniversary entertainment Dec. 3rd, which was pronounced a very enjoyable affair and concluded with a "hop." The attendance was large, and those fortunate enough to receive an invitation will never forget the hospitality and friendship manifested by the members of Court East Buffalo. The exercises were entertaining, as was the speech of the evening by P.H.C.R. Dr. Kendall.

The brethren in Buffalo are making unusual efforts towards public installations of their newly-elected officers, and the popular District Deputy, Bro. George P. Martin, is organizing and drilling

a "Degree Team" for that purpose. The team intends equipping themselves with a neat collar to be used only on such occasions or for initiating members when desired to do so. This is an innovation in court work in Buffalo, and will no doubt result in general work among the courts.

P.S.C.R. Col. Caldwell is again to the front with a new court which he recently instituted at Syracuse and which he named "Mayor Baldwin," in honor of the first mayor of Syracuse. With the excellent personnel of this court and its 44 charter members, we have every reason to believe the Colonel's efforts will soon be rewarded by numbering this as one of the large courts of Syracuse. Bro. John Boyd, Chief Ranger, was formerly an attendant at Rev. A. McGillivray's church in Toronto, of whom he speaks in greatest praise.

Some time ago the officers and Sir Knights of Oronhyatekha Encampment, No. 62, Royal Foresters of Schenectady, conceived the idea of making their Encampment the best of its kind in the Order and began making efforts towards the purchasing of paraphernalia and uniforms by holding a "Fair." We are informed the result of their efforts exceeds the princely sum of one thousand dollars, and is mainly due to the energy of Sir Knight Samuel Barlow, the District Deputy for Schenectady County. We would not be surprised to see them attend the next High Court session, at Niagara Falls, in a body, and clothed in their beautiful new uniforms.

The good work goes steadily along in this State at the pace set one year ago. We feel a grateful sense of pride that the efforts of the brethren have made it possible for the High Court of New York to announce that for the twelfth time it has been first among the 36 High Courts in accepted risks. November has to our credit 302, with Michigan second, 242; Ontario (Central), 220, third; and Quebec fourth, with 213. December will no doubt beat the record with all High Courts, and we still remain in the hope that New York will outstrip all her competitors. With the encouraging reports thus far received we are confident of being first for December. Nineteen new courts have been instituted since July first, and as soon as the election and installations are over we are assured of several new courts in various parts of the State.

1827-1897. Thus stands the chronological record of one whom we revere, respect and love, through whose conception, fearlessness and superabundant desire to accomplish something for the general good of mankind the Independent Order of Foresters to-day owes its existence. Faithful and loyal to the cause he espoused nearly a quarter of a century ago and which he delights in championing on all occasions, he now takes the utmost pride in the realization of the development of his independence made manifest at Newark, N.J., on the seventeenth of June, 1874. We allude to Bro. Colonel A. B. Caldwell, Past Supreme Chief Ranger, who on the 13th day of December, inst., reached the ripe age of three score years and ten. He evidences as much interest in the welfare of the Order to-day as his marked career has shown since he became the "Founder" of Independent Forestry, which at large owes him a debt of gratitude never to be forgotten. May his days of usefulness never cease while life and health remain, and when the Supreme Chief Ranger of the universe shall conclude his earthly labors may his memory be cherished among the faithful until the end of time.

Ohio.

BRO. D. E. ROGERS, ESQ.

HIGH CHIEF RANGER OF OHIO.

It is always a pleasure to mention in the columns of THE INDEPENDENT FORESTER those who by their ability and worth have rendered signal service to the Order, and to whose service the brethren have put the seal of their approval by electing them to positions of honor and responsibility.

Bro. Rogers, of whom we give an excellent likeness, has come rapidly to the front in Forestry circles in his native State. His promotion has come to him at an age when other men are counting themselves fortunate if they are entering upon a career that has the assured promise of ultimate success.



BRO. D. E. ROGERS, H.C.R. OF OHIO.

The High Chief Ranger of Ohio is a native of the Buck-Eye State. He claims kinship with the soil, as he saw the light on one of the fertile farms of Northern Ohio thirty years ago. In his early years he received the best education that the locality afforded. He lived on the farm till he was twenty-one years of age. Having chosen law as his profession, he was called to the bar of his native State in Oct., 1890, and entered on the practice of his profession in Alliance, where he still resides, and where he has succeeded in building up a large and remunerative practice.

Bro. Rogers is a member of the First Methodist Episcopal Church, in whose work he takes a lively interest. For three years he has discharged with acceptance and efficiency the duties of Superintendent of the Sunday School.

That he is a believer in fraternalism is evident from the fact that he is a member of A. F. and A. M., the K. of P. and the M. W. of A.

To the I.O.F., however, that he joined as a charter member of Court Alliance, he gives first place in his esteem, and all the time that he can spare from a large and growing practice. His first appearance in High Court was at Mansfield, 1895, when he was elected Counsellor. At Sandusky, in 1896, he was elected H. V. C. R., and at the session recently held at Conneaut he was unanimously chosen for the first position in the gift of his brethren. In Bro. Rogers, Bro. J. D. Clark, P.H.C.R., who filled the chair last year with conspicuous success, will find a worthy successor. A good deal is expected of Bro. Rogers' administration of the I.O.F. in his jurisdiction. He places a high estimate not only on the material benefits that the Order provides for its members, but also on the fraternal possibilities that inhere in it. He believes in its two-fold mission of providing substantial benefits for the sick and the bereaved, and cultivating habits of forethought, thrift, and self-denial, as well as setting to the community, through its members, a high example and of upright living.

We extend to Bro. Rogers our hearty congratulations on the honor conferred upon him by his brethren. We will rejoice at his success in carrying out his high purposes for the further development of the principles of the Order. In his profession, the work of his Church, and the work of the I.O.F., the 125,000 Foresters for whom we speak wish him abounding success.

First Official Circular.

Office of the High Chief Ranger,
ALLIANCE, OHIO, December 10th, 1897.

To the Officers and Members of the Subordinate Courts of Ohio:

BRETHREN,—Your attention is invited to the steady growth of our work in Ohio. We may take courage when we consider our progress and prominence in the development of the principles of our Order. Your High Chief Ranger desires to express to you his appreciation of the honors conferred upon him. True honors are ever associated with duties. The work of the High Chief Ranger is becoming more arduous with each succeeding year, and as his duties increase the necessity for the hearty co-operation of the entire membership becomes more apparent.

The member who joins the I.O.F. for the benefits it has for him and his family does a wise act; but he who comes into our work determined to assist in its growth does an infinitely wiser act. A broad and ever-widening field for usefulness opens out before him, and he is brought face to face with the possibilities of a life devoted to the service of others.

We must ever advance. No business institution can afford to do otherwise. We must remember that:

“New occasions teach new duties:
Time makes ancient good uncouth.
He must upward still and onward
Who would keep abreast of truth.”

As Forestry advances, marking out the pathways in which others will gladly follow, we should inculcate in our lodge rooms a love for our Order that shall make us all valiant workers in the field at large for the good of ourselves, our Order and all mankind.

We should grow stronger in fraternity. We should bind ourselves together with ties of mutual strengthening. We should work together harmoniously for the good of all. No society can say truthfully that all the good is confined within its walls. The oldest must progress or fall into disrepute. Forestry is second to none in its possibilities along this line.

Your High Chief Ranger would impress upon each and every member of this jurisdiction the fact that opportunities for doing good are everywhere crowding around us. Life is not measured alone by the years we live. Monuments of memory reared in the minds of those we help along in the struggle of life are grander, greater, more enduring and much more to be coveted than those of marble, no matter how costly, that hide from view the glaring inconsistencies of selfish lives spent in the vain search for happiness, not knowing that this fickle goddess hides herself in the wants and needs of others.

“Let us then be up and doing
With a heart for any fate:
Still achieving, still pursuing,
Learn to labor and to wait.”

Commissions will be issued to Court Deputy High Chief Rangers as soon as their respective elections are reported to the High Secretary.

Desiring to pay off as soon as possible our indebtedness to the Supreme Court, which has been carried over from preceding administrations, we request courts to report promptly the per capita tax and other items of revenue to the High Court.

The present administration is resolved to so conserve the funds of the High Court as to enable succeeding High Chief Rangers to enter upon their duties without embarrassment arising from lack of funds.

Consistently with this plan, help will be extended to weak courts and Forestry will be spread into the new fields that lie so temptingly open in various parts of the State.

Courts desiring the assistance of members of the High Standing Committee, or of other prominent members of the Order in connection with the installation of their new officers, will communicate with the High Chief Ranger, who will assist them, as far as possible, to make suitable arrangements.

No expenses for such services will be paid from funds of the High Court unless the ceremonies are conducted at a public meeting where invitations, either special or general, have been extended to the public and arrangements made for the spread of the principles of Forestry.

In cases of public or other meetings of importance, where the interests of the Order can be advanced, arrangements can be made for the attendance of suitable persons to assist. When it appears proper to do so, the High Chief Ranger will, prior to such meeting, direct the payment of part or all of such expenses from the funds of the High Court, and no expenses will be allowed without such order.

It is thought by many who are experienced in the work of the I.O.F. in Ohio, that the coming two or three years will be the critical point in the history of our work. If so, we need to remember that our future does not so much depend upon our numbers as upon the quality of our membership. Ohio may not build as fast as some other jurisdictions, but if she does her work carefully and builds with the best material which this, the best State of the best Nation of the whole wide world, affords, we can rest secure that the verdict of succeeding

generations in Forestry will be favorable to our sons and successors in Ohio.

Yours in L., B. and C.,

Attest : D. E. ROGERS,
E. P. HAWLEY, M.D., High Chief Ranger.
High Secretary.

"Forward" is the word.

Four new courts have been instituted since High Court met. *Twenty* more by July 1st, '98. So writes the H.S., and Bro. Hawley ought to know.

The many friends in Toronto of Bro. J. D. Clark, P.H.C.R., were pleased to see him in the city recently. "His worth is always warrant for his welcome."

Fifth among thirty-three jurisdictions, with accepted applications, is an excellent position. 193 was the figure for November, and 236 for December. Well done, Ohio!

The first Official Circular of Bro. D. E. Rogers, H.C.R., which we give above, should be carefully read and faithfully acted upon by every member of the jurisdiction. It is admirable in tone and intention.

We are asked, "What do you think of Ohio?" We are thinking well of it, as we always did—prepared for better thoughts as they go on bringing in the new members and assuring the 150,000 by Sept. 1st.

For November, Ohio came prominently to the front with 193 accepted applications, gaining fifth place, and passing, in the race for the month, California, Ontario, Ontario East, Minnesota and other prominent jurisdictions. Well done! For Dec. the applications were 236, and the place 7th.

Court Buckeye, No. 312, Cleveland, is one of the great courts of the Order. It was instituted in 1888, has about 200 members, and on the 1st Dec. reported assets amounting to \$2,565. The court also gives a sick benefit of \$5 per week. There are several courts stronger numerically. We do not know of any stronger financially.

Court Carthage, No. 1964, held a profitable and enjoyable evening a short time ago after the business meeting, at which three candidates were initiated. A public meeting was inaugurated at the close of the court meeting. Banquet, speech, and song were the features. Bros. Parkinson and Smith, from Canada, were the guests of the Carthaginian brethren. A feature of the programme was the reading of an original ode on Forestry by the Chief Ranger. Needless to say that a delightful evening was spent.

At the election of officers in Court Alliance, No. 1516, Bro. D. E. Rogers, H.C.R., after several ballots were cast, was declared elected to the office of Junior Beadle for the ensuing year. Conspicuous among his supporters was Bro. John C. Diehl, who is a representative from the High Court to the next session of the Supreme Court. Bro. Rogers would doubtless have been defeated but for the heroic efforts of this valiant henchman. As it is, the election is being contested and an appeal is pending in the hands of the Court Deputy. We extend our congratulations to his opponent, Bro. John R. Morgan, for the brilliant fight made by him, and would suggest to him that "If at first you don't succeed," etc. By the way, Court Alliance is booming this year.

[The brethren of Court Alliance esteem office in the I.O.F. at its right worth.—Ed.]

Wisconsin.

The officers for 1898 have been elected and installed and are now discharging the duties for which they have been chosen. The success of the courts depends largely on the zeal of the officers.

We hear from this jurisdiction less frequently than we would like. The brethren, with Bro. Col. Parker, H.C.R., at their head, are doing steady and valuable work, as is shown by the increasing membership.

For November the applications were 72, and for December 73. The word from Wisconsin is, "We will certainly not do less than our share towards having the membership at 150,000 by next meeting of Supreme Court."

Court Sycamore, No. 3001, Milwaukee, gives a very interesting entertainment in the opera house, on the 14th inst. A strong and active committee has charge of all the arrangements. Supreme and High Court officers are expected to be present.

At a meeting of Court Sycamore, No. 3001, Independent Order of Foresters, held last Friday evening, the members decided to give a benefit entertainment at the Bijou Opera House on Friday evening, Jan. 14th, with Marie Wainwright in, "Shall we Forgive Her?" The following named compose the committee which has the affair in charge: Chas. Prohl, Jr., Zeno M. Host, Peter M. Lutzenberger, Wm. F. Schad, W. H. Maher, Henry Kaufman, Samuel Meyer, I. M. Schloss, C. W. Ebel and Henry Kiefer.

On Nov. 22nd, the members of Court Marinette, No. 994, inaugurated their first annual re-union. One of our most popular halls was filled with invited friends eager to learn more about our noble Order.

Bro. Rev. J. Patton delivered an able address upon the History of the Order. The audience certainly gleaned many interesting facts, as he was greatly applauded. The rest of the programme was distributed among the best talent in the two cities.

After the programme, refreshments were served, and a pleasant chat indulged in. Everything was gratis, the expenses being defrayed by some of the members. These re-unions we expect to hold every year, as they keep the Order before the public and arouse enthusiasm among the members, which tends to increase the membership.

Washington.

November gave 31 and December 56 accepted applications. This is but the beginning of greater things.

Bro. Forsyth, as head of the administration, is pushing things in his jurisdiction. "Secure a new member."

The membership has just commenced to work, and to the brother who has not moved to get his new member, we say, "Be up and doing."

The High Chief Ranger wishes all the brethren "A Happy New Year," especially the happiness that comes from doing one's duty to the Order.

Every court in Washington will count it an honor to contribute to the statue of the I.O.F.'s "Grand Old Man." "Leave that to us," says one who knows.

The members of Court Bossburg are running the social features of the town this winter. They have

rented the only hall in town, consequently have the whole say in the matter. We shall be disappointed if this court does not capture some of the prizes offered by the Supreme and High Courts.

Don't forget to place Washington first in "Forestry," as the father of his country was first with his people. During the winter months carry out your good resolution made long ago.

Court Tahoma, No. 1685, keeps the social side of the Order prominent. Next meeting they have on hand a social, and they never do anything by halves. Bro. Neil knows how to do things.

Court Farth, located at Custer, is all right, and will soon show their heels to some of the courts in other parts of the State. Bro. Parkins, C.D., is posting himself on the Order. Bro. Ed. Brown is a hustler. The good work will go on six days in the week, and 52 weeks in the year.

Court Alturus was instituted at Fairfield on December 2nd by State Organizer Forsyth, with a charter list composed of the best business men of the place, and it will be one of the leading courts in Eastern Washington, for every member will strive to do what is expected of him—his duty.

The courts of Spokane are coming to the front with a joint public installation of officers, to be held in January, 1898. The H.C.R. has been invited to be there, and the new officers of both courts will make Forestry hum in that city, for there are some good live brothers there, and they want to be second to none.

Court Silver, No. 1568, Spokane, with which has recently been amalgamated Court Alki, has now a membership of over 100. Members show an increasing interest by attending the meetings of the court. Two brothers of the court met with painful accidents some time ago; both are doing nicely. Spokane will contribute its share to make the Order 150,000 strong by Sept., 1898.

Court Destiny, No. 598, is a hummer. Applications every meeting night, and initiations also. We heard the names of ladies read as bringing in applications—you know what that means. They have set the mark at 200 before stopping. More power to you, brothers. Bro. Hewitt has been elected Chief Ranger, and he is every inch a Forester, and no small one at that. Bravo! brothers, keep it going; you are in a glorious cause.

Indiana.

The annual election of officers last month. "By their fruits we shall know them."

High Court meeting at Terre Haute in February. Select good delegates and send their names to the High Secretary.

Secretaries should forward to the High Sec'y. 40 cents for each member in good standing on Jan. 1st, 1898. Be prompt.

The High Court meeting is expected to give an impetus to the work all through the State. Good times means many applications.

For November, the applications were 40, and for December 84. We will have higher figures than these from the Hoosier State during the coming months.

At a recent meeting of Court Rose, No. 1240, three candidates were initiated and four applications were filed. Brothers Chadwick, D.S.C.R., the H.-Sec'y., Dodge, Churchill and Hardin, of

Brazil, were present to enjoy the degree work. At a later meeting seven more applications were filed. Keep your eye on Terre Haute.

Court White Rose, No. 1094, has moved into a new hall, located in the business centre, and opened up the winter campaign in its usual vigorous style. The boys are hustlers and many additions may be looked for.

Deputy Chadwick and H.-Sec'y. Wilson recently assisted Court Shattuck in securing about 40 applications. Initiations will follow rapidly and this Court will soon be one of the most active in Indiana. Great credit is due the few charter members who have upheld this Court, which was started under the most adverse circumstances.

Several candidates have been knocking at the door of Court Wabash City, No. 1421, for weeks, but the members are so overwhelmed by the wave of "prosperity" that they could not find time to hold a meeting. On Nov. 18th the H.-Sec'y. went to Wabash and by hard drumming secured a quorum to assist in conferring the degree. Prosperity has surely struck Wabash.

Some weeks ago, Court Union City, No. 1118, detained Bro. Keller, Treas., in the Court room on committee work, while the other members, their families and friends, gathered at his residence to perpetrate a surprise. Oysters, fruits, etc., appeared and disappeared in a manner that astounded the Treasurer. Some excellent music was rendered, and at a late hour those present voted the Foresters "Jolly Good Fellows" and adjourned.

Illinois.

This jurisdiction, usually prompt, has not given us the pleasure of hearing from it this month.

For November, Illinois was fourth among High Courts with 207 accepted applications; December, 317. Well done!

A little bird told us they had an Organ of their own in Illinois. We will be pleased to have it on our exchange list.

Court Drexel, Chicago, is marching along. "We have more than *doubled* our membership inside of a year, and expect to do better next year. We wish the "Chief" many returns of the season, and that he may long live to guide and direct our noble Order as its Supreme Chief Ranger." *So mote it be.*

Utah.

Court Salt Lake, No. 1355, gave its first "Social" Friday, Dec. 15th, in the Odd Fellows' Hall.

Never before in its history did the pioneer court of Utah do itself so proud. Upwards of two hundred people were present at the gathering.

In the opening speech, Bro. W. G. Hassard gave a brief history of the I.O.F., followed by an explanation of the great benefits to be derived from membership in our great and popular Order.

Then came a musical and literary programme, followed by refreshments. About one hundred and twenty-five chairs were occupied at the tables. The committee on refreshments, under the leadership of Mrs. J. B. Eaton, our recording secretary's amiable wife, will certainly be called upon to duplicate such an enjoyable luncheon before many weeks. Several applications may be expected at next meeting as a result of the first social given by Court Salt Lake, No. 1355.

California.

To our regret, we have heard but little from the Golden State of late.

Will High Chief McElfresh, or High Secy. Perry, or some brother or brothers of High or intermediate degree, send us monthly an account of what is being done?

For Nov., California is credited with 167 accepted applications. A fair showing, but the greatest jurisdiction on the Pacific Coast will do still better for 1898. Every brother will secure a new member.

Court Sutter, Sacramento, one of the most active courts of the State, has in a history of six years had its first loss by death in the person of E. C. Mead, a worthy charter member. The widow acknowledges gratefully the prompt payment of the mortuary benefit of \$2,000, and the many acts of kindness shown her by the members of the court.

We were pleased to meet Bro. G. A. McElfresh, H.C.R., at the opening of the Temple and conference of High Officers and Executive Council, in Toronto. The jurisdiction has in Bro. McElfresh a capable and energetic leader and worker.

Pennsylvania.

The court at New-Castle met on Dec. 9th, for the election of officers and the transaction of general business. The presence of Bro. Strickland, H.C.R., added interest to the proceedings. An excellent staff of officers was chosen for the year. They were duly installed by Bro. Dr. D. P. Robbins, High Journal Secretary. The H.C.R. spent a few days in the town, and secured several members for the court.

New Jersey.

For November and December the applications were 88 and 76 respectively. For 1898 we expect larger gains than ever.

In the State where the Order was first planted it continues to make gratifying progress. The more the I.O.F. is known the better it is appreciated.

Court Hoboken, No. 1487, is one of the most active courts in the State. The concert and ball on Dec. 4 was a brilliant and enjoyable affair. The arrangements were very complete; the various committees did their work well. Bro. Joseph P. Zirwes, R.S., was master of ceremonies. Court Hoboken can be counted on to do its full share to make the membership 150,000 by Sept. next.

Iowa.

Iowa is one of the jurisdictions that is going to come prominently to the front in 1898.

For November the accepted applications were 40. The applications monthly will be in three figures ere long.

The membership is not large, but the quality is excellent. "Count on every man of us bringing in his man;" so writes a brother who knows.

High Chief Ranger Bro. D. Fleu recently visited Le Mars and addressed a special meeting of the court, gave the brethren full instructions in the work as well as explaining the principles and benefits of the I.O.F.

Nebraska.

Should any brother Foresters visit Omaha during our Exposition year, they will find a cordial welcome waiting them from the local brethren.

All the other courts in the jurisdiction are busy over their annual election of officers—presumably too busy to supply your correspondent with news.

For November Nebraska did not do as well as we expected. The December record is better, and each month in future will be an improvement on the preceding one.

Court Aksarben, No. 3358, is making rapid strides forward these days. With a membership of only 22, which had been stationary for nearly a year, the boys suddenly aroused from their lethargy and during the present dispensation 33 new applications have been presented, making an increase of 150 per cent. in less than two months. Bro. Smith Arnett holds the record, and writes up applications while he has the candidate at his mercy in the barber's chair. 23 applications are the result of his personal efforts, and he talks Forestry to every man he shaves. The members of Aksarben are congratulating their worthy V.C.R., G. W. Plattner on taking to himself a partner in life, and wish him health, wealth and happiness.

GREAT BRITAIN.

The tide of prosperity in the Old Land has set in.

For November 145 applications were accepted in the isles beyond the Atlantic.

The Order has won its way and is now received on its merits by the cautious, conservative British people.

For the first time since the I.O.F. was introduced into England the applications for one month have gone into three figures.

We hear with interest and pleasure from more than one source of the cordial way in which Bro. Lawless, A.S.C.R., is received by his brethren of the Old Land.

We congratulate our brethren on the courage, patience and skill with which they pushed the interests of the I.O.F. and successfully overcame prejudice and opposition.

ENGLAND.

HANLEY.—The November meeting of Court Sutherland, No. 2166, held on the 18th inst., in the Lecture Hall of the Y.M.C.A. Institute, Hanley, was made memorable by the presence of Bro. James Marshall, S.D.S.C.R., who kindly attended to initiate six new members. The Chief Ranger, Bro. E. J. Powell, opened the meeting, Bro. Marshall afterwards conducting the business with Bro. Wain, C.R., and Bro. Horne, C.D.H.C.R., both of Court Castle (Newcastle, Staff.), acting as V.C.R. and S.W. respectively. The initiation was made specially impressive and interesting in the hands of Bro. Marshall.

At the conclusion of court business the meeting was thrown open to friends, and a most enjoyable evening was passed by a thoroughly appreciative audience numbering about 50, and including Bro. C. Merrit, C.D.H.C.R., of the Stoke Court. Bro. Wain, of Court Castle, presided during the first part of the programme, after which he was compelled to leave, Bro. Marshall taking the chair.

In a masterly speech on the principles of the Order, Bro. Marshall contrasted the methods of the I.O.F. with those of ordinary insurance companies, to the evident advantage of the former, and in a humorous vein he showed the absurdity of the giving of bonuses by insurance companies, which only came out of the pockets of policyholders.

An excellent programme of music was given by lady and gentlemen friends of the Order. Miss Powell, sister of the Chief Ranger, sang "Lead Kindly Light," and "Three Fishers;" Miss Goodwin "Promise of Life," and "When the Tide Comes in;" Mr. Stevens "May Morning," and "Bid Me to Love;" Mr. J. Bradbury, junr., "The Crusader," and "Thy Foe;" and Bro. E. J. Powell, C.R., in ore rotundo voice gave Gounod's "Nazareth." When all is so exceptionally good it is invidious to particularize.

Mr. L. J. Bowring, a rising Staffordshire pianist, who accompanied the singers, played in splendid form Mattei's "Danse Campagnarde," with Mendelssohn's Duetto as an encore, and later on brilliantly rendered a caprice in F sharp, entitled "Le Banjo," which proved the *bonne bouche* of the evening.

After a hearty vote of thanks to the artistes and to Bro. Marshall for their splendid services, a most successful meeting was brought to a close by the singing of "God Save the Queen."

Court West Bridgford, 2085.—A most successful social meeting was held on Friday, Dec. 10th, in the Board Schools, West Bridgford. Supper was provided at 8.30 p.m., to which "interested outsiders" had been invited. Bro. Gerring, H.C.R. Mid-England, presided over an enthusiastic meeting and briefly explained the principles of the Order. Speeches were also made by several of the brethren in support of the statement of Bro. Gerring. On the motion of Bro. H. J. Raven, seconded by Bro. J. S. Derbyshire, a vote of sympathy was accorded to Bro. J. J. Hill, who has been laid aside nearly two years, and Bro. Sharp was entrusted to forward the same. The meeting was interspersed with songs and recitations. At the close of the meeting eight applications for membership were made. Next court meeting, Dec. 31st, when we hope to have some initiations. The arrangements for the above had been in the hands of Bros. Raven and Sharp and their wives, to whom a hearty vote of thanks was passed.

The First Member of the I.O.F. to be Placed on the Total and Permanent Disability List in England.

"WE SHALL NEVER BE ABLE TO EXPLAIN HOW GRATEFUL WE FEEL."

When a man becomes a member of the I.O.F. he usually looks at the "Total and Permanent Disability" clause with more or less indifference, as he thinks that, while others may be benefited by it, there is no possibility of *him ever* being totally disabled. Such were the thoughts of Bro. John Ross, of Court Liverpool Pioneer, No. 2050, of Liverpool, England, when he made application for a £200 benefit certificate only three years ago. At that time he was a strong, robust man; but that dread disease, consumption, came upon him, and after a struggle with it for nearly two years he has at last been obliged to entirely give up hope of recovery. Bro. Ross has been for some time an inmate of the Consumption Hospital on Mt. Pleasant Liverpool, and

the members of his court have done what little they could to make his stay there as comfortable as possible, and finally, after consulting several physicians, the court decided to make application to have Bro. Ross placed on the Total and Permanent Disability list (six months probation), and by return post came the instructions from the Supreme Court to the effect that no more premiums were to be collected from Bro. Ross for a period of six months, and if at the end of that time he is still disabled the I.O.F. would turn over to him £100 in cash, and, without further payment of premiums (unless he should recover his health), the balance of his benefit (£100) to be paid to Bro. Ross' family at his death.

Bro. Ross' long illness has almost, if not entirely, used up the savings of a lifetime, and the following letter shows how this clause in our benefit certificate has helped to cheer him and his family:

To the Independent Order of Foresters:

DEAR SIRS,—I write to thank you for the interest and great kindness shown to my husband in this time of sickness from the Society, and feel most thankful for your kindness in placing him on the Permanent Disability list. We shall never be able to explain how grateful we feel to the Society, and to Mr. Campbell for his kindness and attention. Once again accept our heartfelt thanks.

I remain, yours respectfully,

HARRIET ROSS.

23 Tielo Street, North Hill Street,
Liverpool, Nov. 20, 1897.

WALES.

High Court Meeting.

The fifth annual session of the High Court was held at Newport. Bro. J. A. Jenkins, H.C.R., presided.

Bro. Jas. Marshall, S.D.S.C.R., Superintendent for Great Britain, was present, and assisted the High Court by his knowledge and counsel.

The reports of the High Chief Ranger, High Secretary and High Treasurer were received. They showed growth in membership and substantial improvement in the financial position of the High Court.

The following are the officers for the current year:—H.C.R., Bro. J. A. Jenkins; H.V.C.R., Bro. J. T. Edwards; H.S., Bro. S. M. Wilkinson; H.T., Bro. F. Grovil; H.P., Bro. R. Pritchard; H.C., Bro. J. Sykes; H. Auditors, Bros. Hyett and Pellinger.

Appointed officers:—H. Chap., Bro. Goldsworthy; H.J.S., Bro. W. M. Hunt; H.S.W., Bro. G. D. Loveluck; H.J.W., Bro. S. Davies; H.S.B., Bro. H. Wood; H.J.B., Bro. A. Harrison; H. Mar., Bro. W. Oxley; H. Cond., Bro. E. Thomas; H. Mess., Bro. S. G. Barber.

It was agreed to hold the next meeting of the High Court at Barry during July, so as to have the Supreme Chief Ranger present when he visits Britain at that time.

After the customary votes of thanks the High Court was closed with appropriate ceremonies.

Yet another addition has been made to our court in "Wild Wales." Court Aberdare has been instituted by Bro. W. T. Williams, in the town of that name. The membership is of a class sure to be influential. They are filled with a desire to make their court progressive.

IRELAND.

INDEPENDENT ORDER OF FORESTERS.—Another new court of the Independent Order of Foresters was instituted last evening by Mr. S. Martin, organizing deputy for the south of Ireland, ably assisted by Mrs. J. D. Cottrell, J. T. Mulligan, J. Carson, T. Pollard, and Stuart Todd, members of other courts in the city. The name of this new court is St. Fin Barre's, and opens with a full complement of 20 charter members. The outlook for it is very bright, and it bids fair to become one of the most successful courts of the vast and enterprising organisation, whose growth for the last 20 years has been phenomenal, the membership now numbering 120,000, with a surplus in its treasury of half-a-million pounds sterling, after having paid out in benefits over one million pounds sterling during the last 16 years.—(*Cork Constitution*, 3rd Dec., '97.)

DUBLIN.—Bro. Gilmour is devoting time and effort to the advancement of the Order in Dublin, has carried his work to a successful issue, and instituted Court "Dublin," No. 2206, on 19th November. This latest addition to the courts in the capital city bids fair for speedy growth in numbers and influence.

BELFAST.—The monthly meeting of Court Ormeau was held in 5 Royal Avenue, on 29th Nov., Bro. H. E. Carter, C.R., presiding. After ordinary business had been disposed of, a paper was read by Bro. J. J. Elliott on "Goldsmith," which was favorably criticised by Bros. Dr. Kevin, Cooke, Boyce, Arnold and Chief Ranger. The essayist having replied, the court was closed in usual form.

At the previous meeting of the court the question "Should ladies be admitted to the benefits and privileges of the I.O.F.?" was debated, Bro. Carter, C.R., taking the affirmative, and Bro. Cook the negative. Bros. Elliott, Mercer, Rogers, Mills and Young also spoke. On a vote being taken, the affirmative side won by a large majority.

Scotland.

Glasgow.

Bro. McNair, D.S.C.R., whose activities are pronounced, and always directed to the advancement of Forestry, must have had pleasure in viewing the genuine and well-directed efforts made by the youngest of our Glasgow courts—one of his own creation—as they sought to get a muster of friends at their first public gathering.

A meeting, under the auspices of Court Springburn, No. 2,03, at which addresses, illustrative of the advantages of membership in the I.O.F. were delivered, was held in the Reid Hall, on the evening of Tuesday, 30th November. Dr. Docherty, Court Physician, presided and introduced the speakers. In doing so he told of the recent institution of the court, and the substantial character of the benefits of membership in the Order. Details of these, and of the general system of the Order, would be laid before them by Mr. McNair and Mr. Marshall, and he had no doubt the results would be gratifying to all.

During the course of Mr. Marshall's address the chairman received an urgent call to perform some professional duty and had to leave; his place, however, was ably taken by Mr. Neilson, V.C.R.

Rev. Robert McNair, P.H.C.R., spoke of the Order in the Dominion of Canada, pointing out that the organisation was an international one and is firmly planted throughout Canada, the United States and Britain. The I.O.F. was the most popular insurance organisation in the Dominion of Canada, as witness the fact that we added more members during each of the last few years than all of the insurance companies combined. The Order had now 3,000 Subordinate Courts, divided into 34 High Courts, with an aggregate membership of over 120,000. The Order is administered in its form of government similar to that of the Presbyterian Church, that is, each Subordinate Court is represented in its own High Court, each High Court is represented in ratio to its membership in the Supreme Court; thus each member and court in the Order has a fair representation and voice in the Legislative Assembly of the Order. He had the honor to be elected for the years 1895-96 High Chief Ranger of the High Court of Ontario, the largest High Court in the Order, having 30,000 members, and thus came personally in touch with this large section of the membership. He was an eye-witness of the good being done by the I.O.F., a good work the Order was destined to do for the people of Scotland as the membership increased. In 1895, the I.O.F. made application to the Parliament of Canada for a few amendments to its Charter, including the right to make annual returns to the Insurance Department of the Government; the right to make the usual monetary deposits required from ordinary insurance companies, and to be under governmental inspection, the same as these companies; and, notwithstanding that everything possible was done by these companies to prevent the Bill receiving the sanction of Parliament, yet it passed both the House of Commons and the Senate, without even one dissenting vote. Nevertheless, I have read in Glasgow, in literature circulated by some insurance companies with a view to injuring us, that our Bill had been rejected. It is simply a matter of history, and it is surely not creditable for these parties to circulate statements that they must know are wholly without foundation. In Canada, as elsewhere, the Order is making steady and continuous progress. The head office accommodation became totally inadequate, and now a suitable building has been erected in the city of Toronto, the corner-stone being laid by the Earl of Aberdeen last year, and is now ready for occupation. The time does not permit me to do more than refer to the fact that there is a host of our most prominent citizens, including politicians, lawyers, clergymen, bankers, and merchants, who are proud of being identified with an Order that has furnished protection to so many homes at minimum cost. Such gentlemen as the Governor-General of Canada, Lord Aberdeen; Sir Wilfrid Laurier, Premier of the Dominion, whose recent visit to this land is still spoken of in terms of praise; and Sir Oliver Mowat, Lieutenant-Governor of the Province of Ontario, are members of the I.O.F. Our system was simple and secure. The members of our courts introduced new business for the Order, at once saving vast sums of money and giving high-class membership. Our record, for honorable and upright dealing and prompt payment of claims, is an unbroken one, and we are quite willing we should be judged by that record. Before resuming my seat, let me convey to you the fraternal greetings of our brethren in the Province of Ontario, and others on the far side of the Atlantic.

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