

THE INDEPENDENT



# FORESTER

THE OFFICIAL ORGAN OF

THE INDEPENDENT ORDER OF FORESTERS

I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND.

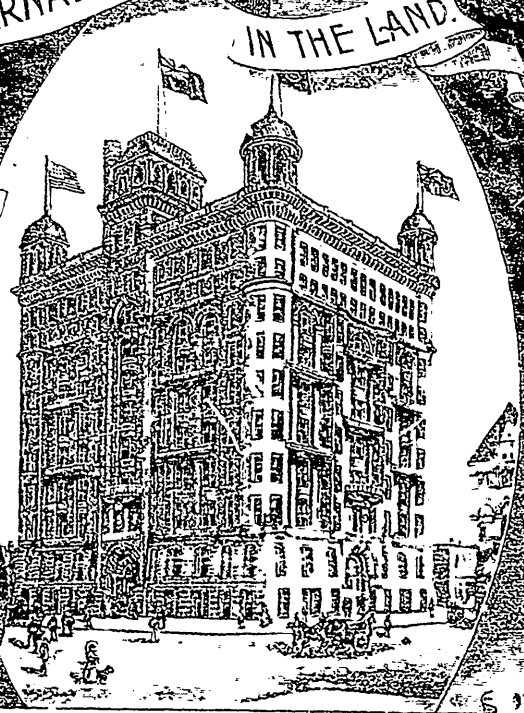


FOUNDED  
17<sup>th</sup> JUNE, 1874

INCORPORATED IN ONTARIO  
SEPTEMBER, 1878.

ADMINION INCORPORATION  
MAY, 1889

LICENSE BY INSURANCE  
DEPARTMENT OF CANADA  
MAY, 1896



NUMBER OF MEMBERS 1st OCT., 1898

**138,883**

SURPLUS FUND 1st NOV., 189.

**\$3,083,078.97**

Vol. XIX.

Toronto, Ont., Nov. 15, 1898

Number 5

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

**Table of Monthly Assessments**

To receive the Mortgage Loans, the Loaner must be a member of the I.C.F. and must be over 18 years of age.

**SCHEDULE OF RATES OF MONTHLY ASSESSMENTS**  
FOR THE ORDINARY MEMBER

Age	18-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

The rates for monthly assessments are as follows:

Age	18-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
31	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
32	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
34	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
36	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
37	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
39	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
47	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
48	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
49	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
52	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
53	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
54	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
55	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

**Special Fee**

The Special Fee is payable by the member when he is first elected to the office of the President of the Society.

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**The Debt and Interest Schedule**

The Debt and Interest Schedule is as follows:

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366.5  
F76

# The Independent Forester

VOL. XIX.

NOVEMBER 15TH, 1898.

No. 5.

## The Official Organ of the Independent Order of Foresters.

SUBSCRIPTION, - \$1.00, or 4/ PER YEAR.

### HEAD OFFICE:

Corner Bay and Richmond Sts., Toronto, Canada  
Cable Address, "FORESTERS, TORONTO."

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London, England.

Cable Address, "ORONHYA, LONDON."

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Office for Ireland, 5 Royal Avenue, Belfast.

Office for the United States, 6436 Kimbark Avenue,  
Chicago, Illinois.

Office for the Pacific Coast Phelan Building, 806  
Market St., San Francisco, Cal.

On all matters relating to Mail List, address, DAN. A. ROSE, THE INDEPENDENT FORESTER, Toronto, Ont.

Advertising Department conducted by The Forester Advertising Bureau, Port Huron, Mich., to whom all communications regarding to advertising should be addressed.

TORONTO, CANADA, NOVEMBER 15, 1898.

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

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

### Extension of the Order Tax.

It has long been felt as a sort of injustice by the active, energetic members of the I.O.F. that the silent partners of the Order, who have come in solely for assurance protection, should be placed on an absolute equality with those who spend their time and energy in furthering our great movement. It is, therefore, with a view to a greater equality and to a fairer distribution of the burden, that the scheme has been so happily devised of a tax for extension of the Order.

The actual levy of this tax will frighten no one not even the most passive and self-conservative brother in the organization. Thus, on a member carrying \$500, the tax will amount to only five cents per month, and it relieves the member from his former burdens of capitation tax and fee for the official organ.

The excellence of the tax is that it acts as a gentle but persistent stimulus to the efforts of every Forester. To bring in one other member a year is no labor of Hercules. It involves no expense, no neglect of one's business, nor even a sacrifice of one's leisure pursuits. It merely requires the exercise, on some friend, of the persuasive force that nearly every man has, if he will trouble himself to use it. The tax is a humble but punctual collector, knocking once a month at every Forester's door until he makes his annual contribution of one member towards the greatness and prosperity of the Order. The earlier the contribution comes the sooner the collector disappears. The old member is free for the balance of the year, for he has brought another shoulder to the wheel.

If a man's business is so great and so brisk and his time so taken up with matters of profit that he cannot spend even the necessary few minutes to secure a new member, then he is not likely to feel the weight of a small tax that will enable the official organizer to do his duty for him. He who cannot go to the front is glad to hire a substitute.

**Analysis of Minimum Monthly Dues.**

Where High Court Dues 50 cts. per Annum.

<b>MEMBER CARRYING \$500.</b>	
Extension of Order Tax.....	.05
High Court dues .....	.04 1/6
Court Dues .....	.05 5/6
<b>Total per month .....</b>	<b>.15</b>
<b>MEMBER CARRYING \$1,000.</b>	
Extension of Order Tax.....	.10
High Court Dues.....	.04 1/6
Court Dues .....	.05 5/6
<b>Total per month.....</b>	<b>.20</b>
<b>MEMBER CARRYING \$2,000.</b>	
Extension of Order Tax.....	.15
High Court Dues.....	.04 1/6
Court Dues .....	.05 5/6
<b>Total per month.....</b>	<b>.25</b>
<b>MEMBER CARRYING \$3,000.</b>	
Extension of Order Tax.....	.20
High Court Dues.....	.04 1/6
Court Dues .....	.05 5/6
<b>Total per month .....</b>	<b>.30</b>
<b>MEMBER CARRYING \$4,000.</b>	
Extension of Order Tax.....	.25
High Court Dues.....	.04 1/6
Court Dues .....	.05 5/6
<b>Total per month.....</b>	<b>.35</b>
<b>MEMBER CARRYING \$5,000.</b>	
Extension of Order Tax.....	.30
High Court Dues.....	.04 1/6
Court Dues.....	.05 5/6
<b>Total per month ... ..</b>	<b>.40</b>

If the Court needs more for its business than 35 cents per half year the item Court Dues can be increased by by-law of the Court.

**The Dwindling of Death Rates.**

It has been the custom of many insurance men to regard the fixing of death rates as an infallible process of mathematics, in which the hand of the actuary could no more go astray than in adding two and two. To these true believers an Hm. Table has been the emblem of immovable finality. Given the death experience of say forty years back, these adorers of statistics are invincible to doubt, and the future is to them an assured and glorious (or terrible) certainty.

They are the Dervishes of Insurance. This happy state of sure knowledge is aptly expressed by the "Professor at the Breakfast Table": "We know from the Registrar-General's Reports, that a certain number of children—say from one to two dozen—die every year in England from drinking hot water out of the spouts of tea kettles."

Take our own case in America. If the people of Canada and the United States were living under exactly the same conditions, suffering the same fatigues and privations, dwelling in the same houses, with the same sanitation, and generally having the same forces operating against their lives, as fifteen, twenty-five or thirty-five years ago, then there is little doubt that death's path would yesterday, to-day and to-morrow be the same monotonous beat.

But the conditions are not the same; and especially the surgeon or physician of to-day is not the good old family doctor of our ancestors. In the old days, surgeons were content to speak solemnly of "healing by first intention," or "beneficent pus;" physicians were content to think measles and scarlet fever in children to be as natural and inevitable as teething troubles. In those times death did a steady business with about average collections year in and year out. But these are the days of the scientist, when a surgeon will open your living body as fearlessly as you would open an oyster, and will look through the stoutest man as if nature had interlaced his ribs with windows.

Even already the lessening of mortality has been felt in the experience of the companies. Thus, it is admitted by the Government Insurance Departments that the Hm. Tables of the Institute of Actuaries are at least 15% too high for Canadian experience. Lately, sets of tables have been deduced from the experience of the Canada Life Assurance Company, and the Mutual Life Insurance Company, of New York. These tables are being extensively quoted and are a valuable contribution to the literature of insurance. But they are only a half-way house on the road of experience. It will be found that any society or company with an up-to-date Medical Board is able to keep within Canada Life tables by a suspiciously large margin. Thus the I.O.F. in 1897 (at the end of twenty-four years) when it should have had a death-rate of 6.36 had only 5.56.

There has all along been a pleasant but deferred hope in the breasts of our enemies that with years, experience would solely smite the I.O.F. with a murderous death-rate. The realization seems no nearer than it was ten or fifteen years ago. Moreover there are reasons to think that the tide of mortality may ebb and not flow.

Before we venture to prophesy as to the future death-rate let us reflect that, while the community has, without doubt, already felt the tremendous life-saving value of modern science, yet this value has not had time to assert itself in statistics. Most of the discoveries are quite recent, and a discovery has first to be made, then cautiously tried, then advanced to the scientific world, then

gradually adopted by the hospitals in great cities, and, finally inculcated in the rank and file of the doctors. After all this has been done several years must elapse before the results can be woven into mortality tables.

Now let us enumerate a few of the discoveries that are likely to directly lessen the death-rates of the next forty years.

**ANTISEPTICS.**—So modern and so scientific a work as the 9th edition of the "Encyclopædia Britannica" says, vol. II., p. 136, "Although the antiseptic system in surgery is but on its trial, and its practical advantages over the methods of treatment in general use are still questioned by many higher authorities, it has already obtained wide repute and is extensively employed by surgeons both in this and other countries." And vol. XXII., p. 679,—"The introduction of this practice by Lister effected a complete change in operative surgery."

Which proves that modern science moves so fast that there is room for a complete revolution in surgical methods between two volumes of the same book.

It has been roughly estimated (comparing the experience of the Civil war with that of the recent Spanish war) that by the use of antiseptics the proportionate number of deaths from wounds is reduced one-half.

**APPENDICITIS.**—This disease has lately become a sort of fashionable *culte*, and the eagerness of surgeons to cut away the useless but malicious organ in which the disease flourishes has become a standard pleasantry with the humorists of the day. Even now, when the disease is checked by an almost infallible diagnosis and a high degree of operative skill, still it continues to claim its victims. We may judge then of the slaughter by appendicitis alone during all the years when its very existence was unknown, and when it was killing while the physician was curing something it was mistaken for.

**ROENTGEN'S RAYS.**—This marvellous method of seeing through the opaque structure of the human body has its value as well for the would-be-insured as for the accepted-risk. During the past three years, twelve otherwise sound men, have been rejected by the I.O.F. for the cause, "Bullet in body."

The news of Roentgen's discovery came almost as of yesterday, and already every up-to-date hospital is verifying its surgery by the scrutiny of the rays. Ten years later humanity may be able to make an estimate, and reward the discoverer according to his works.

**THE DISCOVERIES OF PASTEUR AND KOCH.**—Pasteur and Koch, by not theorizing about disease, but actually picking out the guilty bacteria, making

cultures of them, and condemning them to breed their own antidotes, have given a direction to research that twenty years ago was not dreamed of. The work of these men does not end with the bacillus of hydrophobia, cholera, or tuberculosis. They are responsible for the fact that thousands of eager men are investigating the hidden agents of every disease that effects man, beast, grape-vine or peach tree.

Hydrophobia has yielded to Pasteur. Cholera, Yellow Fever, and the Bubonic Plague are, if not under sure control by inoculation, at least under surveillance by the microscope.

**DIPHTHERIA.**—The treatment of diphtheria by injecting anti-toxic serum is so recent that it may be said in one sense to be on its trial—in other words, the discovery is so recent that it has hardly had time to make itself a familiar method with the medical profession at large. A doctor is conservative about trying a remedy he has not personally seen applied. When the profession is ready and satisfied, diphtheria as a scourge will be a reminiscence.

**TYPHOID FEVER.**—The abortive treatment of typhoid is so recent that standard works on medicine had not heard of it; and yet it is probable that in a few years we shall see items like these:

"Mr. Smith is back; he has been rusticated for two weeks at his country residence—cause, typhoid fever;" or "Capt. Jones has been granted ten days' leave of absence on account of typhoid."

At present this disease is killing men like flies at Dawson City. It has (during the past 24 years) caused 8.67 per cent. of the death claims of the I.O.F.

**CURES INVENTED "WHILE YOU WAIT."**—You are never sure when you pick up the morning's paper that you may not learn of the successful treatment of some incurable malady. Two years ago the great Sir Joseph Lister told us: "Behring's darling object was to discover means of curing tetanus and diphtheria in man. In tetanus the conditions are not favorable; because the specific bacilli lurk in the depths of the wound, and only declare their presence by symptoms caused by their toxin having been already in a greater or less amount diffused through the system, and in every case of this disease there must be a fear that the antidote may be applied too late to be useful. But in diphtheria the bacilli very early manifest their presence by the false membrane which they cause upon the throat so that the antitoxin has a fair chance, and here we are justified in saying that Behring's object has been attained."

And yet the other day did we not read in the papers that a severe case of tetanus had been successfully treated in a New Jersey hospital by injections of anti-toxin. Two years ago there was

an incurable disease, a disease beginning in an insignificant wound, developing without warning to its victim, and killing him in the most horrible convulsions; to-day that disease is curable.

**TUBERCULOSIS AND PNEUMONIA.**—There are few up-to-date medical men who are not firmly convinced that it is only a matter of a few years, perhaps months, when some of the thousands of experiments that are being made with the too-familiar tubercle and the coccus pneumonia will result in a method of extirpation. These enemies are known, their ways of establishing themselves, and their conduct and habits are being studied with infinite zeal.

During 24 years of mortality experience the I. O. F. has owed, of its total death claims, 16.39 per cent. to consumption and 10.03 to pneumonia—together over one-fourth of its total losses. Similar experience is common to all insurance companies—always more than a fourth die by consumption and pneumonia. When the cure is invented, perfected, and made professionally popular, then the mortality lists of the past may be rolled up, and the tables of these days will be of use to the antiquary, and find a fitting place in the archives of a museum.

### Expenses of Management.

#### Old Line and Fraternal Methods Compared.

The primary purpose of life insurance institutions is the payment of claims. When this result is accomplished by extravagant and unreasonable Expenses of Management, the beneficent object of the work is well-nigh defeated. The ideal method is that which is operated with a minimum of expense. The Fraternal Benefit Society is the only form of organization that accomplishes this. The following table compares the results for the year 1897 of the ten largest "Old Line" insurance companies, and the ten largest Fraternal Orders. It is taken from the annual report of the Insurance Commissioner of New York.

#### TEN INSURANCE COMPANIES.

Death Claims Endowt. and Annuities . . . . .	£64,000,133
Expenses of Management . . . . .	38,852,649
Per cent. of Expenses to Claims . . . . .	60

#### TEN FRATERNAL ORDERS.

Death Claims . . . . .	\$18,345,710
Expenses of Management . . . . .	1,086,709
Per cent. of Expenses to Claims . . . . .	5.9

If the ten insurance companies had been managed as economically as the Fraternal Orders, the saving would have amounted to the enormous sum of \$35,076,642. This amount is a direct loss to policyholders in these companies.—*Our Home.*

### \$83,000 Unearned Salaries.

Insurers in one or two of our Canadian Old Line Companies have been struck by the fact that the controlling stock is held by a handful of reputedly wealthy men, whose capital, being stretched over a great number of enterprises, is like gold leaf, genuine, but beaten out rather thin. It has occurred

to them that if a break should occur in some one of these enterprises, the value of the uncalled stock as a pillar of support to the policies would be nominal rather than real.

To objectors of this sort, the answer has always been given that in an old line company, when it has once really got under way, the security of the policyholder depends not on the subscribed capital but on the maintenance of the legal reserve. The subscribed capital of a long established insurance company often bears a quite insignificant proportion to the general assets and liabilities of the concern, even with all the watering and bonusing by which the original stock may have been augmented.

Indeed it appears that the real use of the stock is only as a float for launching the company, and enabling it to reach the open waters of insurance.

After the first difficulties are over, the stock is a mere incumbrance on the policyholder. It has the same value and usefulness in the growth and evolution of the company as the tadpole's tail has in the life of the frog. Unfortunately nature has not been followed in old line insurance, and the tail survives and draws nourishment.

Looking at the insurance reports we find that the ten Canadian stock companies operating under Dominion License and paying dividends, spent in this way during 1897, \$83,773.70. This substantial sum represents no actual service performed during 1897 for the benefit of the policyholders. The eighty-three thousand dollars is an unearned salary, and should be in the policyholder's pocket.

The largest dividend-payer and the oldest established of the Canadian old liners paid in 1897, and habitually pays a dividend equal to twenty per cent. on the paid up capital. In other words, after five such dividends the stockholder has been paid back his advances to the company, and continues to draw a pension out of the monies derived from the insurance public. From the standpoint of the stockholder it is safe, profitable and permanent—an unearned salary in fee simple. From the standpoint of the premium-payer it is simply so much backsheesh.

### A Phenomenal Performance.

*The Finance and Insurance Chronicle* dealing with the reports of the I. O. F. says:

"We think it right to give prominence to the fact that the business is conducted at a very low rate of expense, as the following will show:

	1894.	1895.	1896.	1897.
	£	£	£	£
Premiums . . . . .	197,286	214,763	260,161	313,964
Expenses . . . . .	31,839	35,203	39,387	51,448
Rates per cent of expenses to premiums . . . . .	16.1	16.4	15.1	16.4
Ratio to every £1,000 assured . . . . .	2.0	1.8	1.6	1.8



To appreciate the full significance of these results, it must be kept in view that the Order is transacting an enormous new business—the amount of last year exceeded that of the ordinary branch of the *Prudential*; and that the premiums received are exceedingly low, averaging in 1897 only £1. 1s. 7d. per cent. on the mean amount of assurances in force. To carry on such a business under such conditions at an outlay equivalent to only 16 per cent. of these premiums is a phenomenal performance.”

**The “Counsellor’s” Opinion of the Order.**

We clip the following extracts from the very thoughtful and readable account given of our last Triennial Session of the Supreme Court in the September issue of an able contemporary :—

“We are especially surprised at the large number of members of Parliament in Canada, and members of Legislatures from the different States of the Union taking part in the discussion of the subjects brought before The Supreme Court, and it is needless to say that their experience in legislative work enabled them to render valuable service to the Order.”

“The Supreme Chief Ranger, Dr. Oronhyatekha, presided over the deliberations of the Court in his own masterly and inimitable style. He has, in our opinion, no superior and few equals, in his ability to unravel the tangles which invariably are more or less numerous in assemblies such as the one under consideration. Knowing the character and ability of Supreme Chief Ranger, Dr. Oronhyatekha, we were not surprised that his suggestions and counsel carried great weight in the Supreme Court. To him, above all other men, is due the credit for having made the Independent Order of Foresters what it is—one of the largest and best fraternal orders on the continent of America.”

“As a matter of fact the new rates adopted by the Foresters, while making ample provision for the payment of claims, are nearly a third less than the participating rates charged by legal reserve companies, being more than 43 per cent. less at some ages, and when the advantages over ordinary life insurance given by the Foresters in the way of total disability, old age benefits and annuities, are taken into consideration, the Foresters should have no trouble in convincing practical business men that it is greatly to their own interest to become members.”

“The Independent Order of Foresters was admitted to do business in the State of New York in 1892, and instead of giving an explanation in detail of how it is possible for the Foresters to furnish insurance, total disability claims, old-age benefits, etc., at about one-third less than legal reserve life insurance companies charge for life insurance payable at death only, we herewith submit a table, compiled from the official reports of the State of New York, showing total amount expended in the payment of death losses and expenses; the average expense to each \$1,000 mean insurance in force by seven legal reserve companies named in the preceding table, and by the Independent Order of Foresters, for the six years ending Dec. 31, 1897 :—

Death Claims and Expenses, 1892-1897.

Name of Company.	Total paid in death claims, 1892-1897.	Total miscellaneous expenses, 1892-1897.	Expenses to each \$1,000 mean insurance in force, 1892-1897.
Connecticut General . . . . .	\$ 658,959	\$ 695,683	\$10.53
Equitable Ins. . . . .	265,050	518,187	13.23
Home Life . . . . .	3,216,703	3,429,298	14.41
Phoenix . . . . .	4,132,314	3,184,351	14.55
Travellers' . . . . .	3,977,794	4,998,517	10.10
Union Central . . . . .	3,516,310	5,450,391	11.65
United States . . . . .	3,810,844	2,818,083	11.65
Totals . . . . .	\$19,577,974	\$21,094,510	\$12.30
Foresters . . . . .	\$3,410,110	\$1,095,250	\$1.87

—Insurance Counsellor.

**The New Rates Make Friends.**

The *National Underwriter* cannot speak in too strong terms in approval of the action of the Independent Order of Foresters, at the meeting of its Supreme Court in Toronto the other day, in adopting a new scale of monthly calls higher than former rates. This fraternity has already furnished a good example for other fraternities on this continent by charging hitherto a monthly assessment sufficient, in addition to paying current mortuary losses, to accumulate a reserve of nearly \$3,000,000.—*National Underwriter*.

**The Selection of Court Officers.**

This is the season of the year when Court Officers are in the sear and yellow leaf of their term of office, and members who have the welfare of the Court at heart begin to think seriously of the coming year. By this time the wide-awake member will have studied out to his own satisfaction the proper incumbents of the several chairs. But to those who have had less experience in the workings of Courts and Lodges a few words as to the characters and qualities they should seek will not be out of place.

THE CHIEF RANGER.

The presiding officer of a Court should be, in the first place, enthusiastic. His leisure should willingly be spent on the increase of the Court. By visiting the brethren, by attending the meetings of other Courts and spreading the fame of his own, he may easily keep the attendance at high water mark.

When in the chair itself his duties are more difficult and require a fine combination of tact and snap. It is the foolish opinion of some, especially the “sea-lawyers” who occasionally find their way into fraternal orders, that the duties of a presiding officer are simply those of the speaker of an

assembly—that he must have neither eyes nor ears except at the call of the house. Nothing can be more discouraging to a Chief Ranger or injurious to the Court than that the member who has been selected for the chair for his superior energy and resource should be reduced to silence and compelled to witness things bungled, which, with a few words, he might set straight. The true position of a presiding officer is that he is the chairman of a working committee and his duty is to facilitate business and see that what is necessary shall be carried through. Therefore, whenever in his opinion the proper course is not being followed, he should good-naturedly, but clearly, suggest the proper course. This, it is true, may bring down the objection that “it is not right to discuss things from the chair.” But it must be remembered that the Chief Ranger is the very man most interested in everything passed, as, being by the nature of his office a member of all committees, he is therefore charged with the execution of everything that passes his own gavel. It is manifest, therefore, that a Chief Ranger has no need to hide his fertility and fervor. But at the same time he must avoid the opposite error of running a one-man lodge. He must permit and protect the fullest discussion, preserving order and killing technicalities and generally displaying broadmindedness, good nature, courtesy and decision.

#### THE FINANCIAL OFFICERS.

In selecting the officers whose duties are to see that the records and receipts, disbursements and correspondence are promptly and methodically attended to, geniality of character must not be allowed to count. A brother may be “a very decent fellow” and yet be totally unfit for an office where business habits are required. No amount of good nature will atone for negligence in forwarding assessments or inaccuracy in keeping accounts.

If the present incumbents of these tiresome and responsible offices have proved themselves worthy of trust, do not by any means allow them to escape a further term. Especially if you have a good financial secretary, cling to him as you would to a good bargain.

#### THE RITUAL.

All officers whose duty it is to give a portion of the ritual should be able to deliver their parts with fluency and force. Nothing so damps an initiation ceremony or gives a candidate so poor an opinion of an order, as a halt, lame, hesitating and mangled garbling of the sonorous phrases of a ritual. Officers who are deficient in this matter should, during an initiation, get other members to take their places and not practice on the suffering ears of the brethren.

#### THE COURT “KICKER.”

In nearly every lodge of every order there is one lean-witted brother who “wants to see things done right”; and for this purpose insists on raising points of order, laying charges, holding useless investigations and carping and criticizing until every other brother pronounces him a “crank.” If you follow this brother home to the society of his wife, you will usually find him the second-best man in his own domestic circle. He uses the snug security of the lodge-room to let off his repressed ambitions and enjoy for a brief interval the rights of man.

It is sometimes the fatal good nature of the lodge brethren to try and satisfy the “kicker” by giving him an office. Don't do it brethren, unless you want to lose the prosperity of your Court or to require a commission from headquarters to set you right. Put the “kicker” in cold storage and keep him frozen up.

#### Notes.

A great deal of time was consumed in the preparation of the copy for the new Constitution and Laws owing to the fact that every amendment made by The Supreme Court had to be harmonized so that there might be no contradiction between any of the three hundred odd sections contained therein; but this work has now been accomplished and the Executive Council are pushing the work through with all possible despatch, and they hope to have them in the hands of each member by the 1st of December.

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We congratulate the High Court of California in the selection it made of the High Treasurer, Bro. Gen. Wm. E. Reavis, of Los Angeles, who is peculiarly adapted for the position, and we doubt not but that he will make not only one of the best Treasurers that any High Court could have, but will make a wise counsellor and member of the High Standing Committee.

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Each Recording Secretary will be good enough to send his post office address to the Supreme Secretary, so that it may be registered, and everything got ready for the new order of things which goes into effect on the 1st December. In cities and towns the Recording Secretary should give the street and number, so that the chance of a letter miscarrying may be reduced to a minimum. Court Deputies will cease on the 1st of December to be the corresponding officers through whom communications are passed between the Court and The Supreme Court and the High Courts, but they will still continue to be the law officers of the Court to decide all questions which may be brought before them on appeal.



### Some Sunday School Teachers Wanted.

The Supreme Chief Ranger returned to the Head Office about the time that the High Court of California opened in Santa Barbara, at which he fondly hoped to have been able to be present. This having been made impossible by circumstances over which he had no control, he sent the following congratulatory message: "Present my cordial greetings to the brethren. Read Colossians, 2nd Chap., 5th verse." It appears that the High Chief Ranger received the message, but was not certain just where Colossians was to be found. He, however, referred the subject to the proper officer, viz., Brother Hon. S. J. Duckworth, High Chaplain, whose verdict was instantly given, which was that there was no such book in the Bible. His opinion was that it was a quotation from one of the orations of Cicero. Afterwards the message was referred to a special committee, who sent not only a most loyal but an appropriate reply. The Supreme Chief Ranger declares that he will send no more messages to California containing quotations from the Scriptures until he has done more Sunday school work among the officers of the High Court of California.

### The New Supreme Vice Chief Ranger.

Victor Morin, Supreme Vice Chief Ranger, Past High Chief Ranger of the High Court of Quebec, and chairman of the Quebec delegation to the Supreme Court, was born in the prosperous city of



VICTOR MORIN, S.V.C.R.

St. Hyacinthe, Que., 15th August, 1865. His commercial education was obtained at the Girouard Commercial Academy, and he studied classics at the St. Hyacinthe College in affiliation with the Laval University, where he graduated as B. A. in 1884. He then obtained employment as clerk in the prothonotary's office at St. Hyacinthe while preparing for the study of law, to which he was admitted in May, 1885, and graduated as LLB. at the Laval University in 1888. He was admitted to the practice of his profession in the same year,

and opened an office in the town of Acton, Quebec, where he also filled the offices of Secretary and Treasurer of the town and parish, and of the Catholic and Protestant School Boards. Two years later he accepted a partnership with his former employers in the city of Montreal, the title of the firm presently being Papineau, Morin, Mackay & Fiset. Mr. Morin joined the Foresters in October, 1890, as a charter member of Court Champlain, the oldest French Court in the Order, and was elected its first Court Deputy. He attended the first High Court meeting following his initiation, and at that session was elected High Treasurer. In 1892 he exchanged that office for the High Counsellorship; in 1893 he was one of the representatives from the High Court of Quebec to the Supreme Court, and took an active part as a member of the Committee on Constitutions and Laws. Elected High Chief Ranger in 1894, he filled that office with credit to himself and honor to the High Court, but declined re-election in 1895. As a Royal Forester he holds the position of Major-General on the illustrious Supreme Commander's staff. Mr. Morin has rendered invaluable services to the Executive Council of the Supreme Court in dealing with the French membership and the management of legal questions arising in the Province of Quebec. Amongst the important services rendered by him to Forestry is the translation into French of the Constitution and Laws and the Rituals. Mr. Morin belongs to several other fraternal benefit societies, but in his opinion the I. O. F. is the best, and he loyally devotes to its interests most of the time he can spare from his business occupations.

### The New Supreme Counsellor.

Elliott G. Stevenson, of Detroit, Michigan, Supreme Counsellor, and Chairman of the Michigan delegation in the Supreme Court, was born on



ELLIOTT G. STEVENSON, S.C.

the 18th of May, 1856, in Middlesex County, Ontario, where he resided with his parents until they removed to Port Huron, Michigan, in 1869. He finished his scholastic education while living there, and in 1874 entered upon the study of law. Upon his admission to the bar in 1877, he commenced the practice of his profession in Port Huron in partnership with a member of the firm in whose office he had studied. He moved to Detroit in 1887, to enter into partnership with Hon. Don M. Dickinson and Henry T. Thurber, the former,

during part of the term of partnership, serving as Postmaster-General of the United States, and the latter as Private Secretary to President Cleveland. Mr. Stevenson, early in his professional career, secured a prominent place in his profession, and was elected and served as prosecuting attorney for St. Clair County, Michigan, for two terms, commencing with the year he attained his majority. He was the first Democratic official elected in his county for twenty years after the Civil War, and the only candidate elected on his party ticket at the time. His candidacy and election to the office of prosecuting attorney brought him into active connection with the politics of his county and district, and he was soon afterwards elected Mayor of Port Huron. He was twice nominated for Congress, but each time declined the nomination, when a nomination by his party meant the election of its candidate. During President Cleveland's last term, Mr. Stevenson was recognized as one of his trusted political lieutenants. He managed and led to a successful issue the fight in Michigan for a delegation to the Democratic National Convention of 1896, that would support President Cleveland's financial policy, and he was elected chairman of the delegation. He took a prominent part in the proceedings of the convention, but the silver sentiment was too strong and Bryan was nominated. Although he was a supporter of and believed in the sound money policy of President Cleveland, he felt bound by the action of the convention of his party, and supported the candidacy of Bryan and Sewell. This led to a dissolution of the law firm of Dickinson, Stevenson & Thurber, and Mr. Stevenson has since been engaged in the practice of his profession without a partner. He is recognized as one of the leading lawyers of Michigan, and his name has appeared as counsel in the trial of most of the important cases in the District Courts since he has been in practice by himself. Mr. Stevenson was made a Forester-at-sight by the Supreme Chief Ranger himself, and it is needless to say that he soon sprang into prominence in the Brotherhood. He has been employed by the Supreme Court in a number of cases, in all of which he has been successful. He has the implicit confidence of the S. C. R. and of all others who know him, and is capable in the highest degree of fulfilling any duties or functions with which the Chief or the members of the Order may entrust him.

### A Letter from the Nestor of the Order.

SYRACUSE, Oct. 10th, 1898.

HON. CHAS. R. FITZGERALD,  
High Secretary of the N.Y. High Court.

MY DEAR BROTHER:—When attending the Supreme Court Session, I had the pleasure of viewing the uncompleted Oroniyatekha statue, and regretted that it was not completed owing to lack of funds. That movement originated in the Western States, asking for each member to give a ten-cent volunteer subscription. I am aware that some of the courts and many members in our state have not yet contributed anything, perhaps because they supposed, as I did, that there was a sufficiency for completion. Court United States, No. 1, in New York City, received the first dispensation to work in Independent Forestry, July 8th, 1874. The first ritual, secret work, and laws for our Order were conceived, written and

printed in New York City, and no state should feel prouder than the great "Empire" of the United States to see the statue in bronze of our Supreme Chief, who has worn out his life in our interest, gracing the "Forest Home," the greatest in the world, which was conceived and carried to completion by him. I therefore, the first and oldest Independent Forester, appeal to all of our brethren, who have not subscribed, to send your voluntary subscriptions for this great work of art. My court has sent \$5.00, and I have sent \$5.70 as an earnest. I now send you a further individual subscription of \$5.00 for the fund. As an old man of 71 years, I will not be happy until I can once gaze upon the statue of my best friend of early years.

In L., B. & C.,

A. B. CALDWELL,

P.S.C.R.

### Old Age Pensions.

*St. John, N.D., Daily Sun.*

This subject has been engaging a good deal of public attention in England. At the recent session of The Supreme Court, I.O.F., the system was introduced into Canada by the amendment of the Constitution as one of the compensations or reasons for a slight increase in premium rates upon new members. A few days ago New Zealand adopted the principle after seven days' discussion in the house of representatives. Their act provides that every person of the age of 65 and upwards, of good moral character, whose yearly income does not exceed £34, and who has resided 25 years in the colony, will be entitled to a pension of £18 per annum. The provision made by the I.O.F. declares that every member of the Order in good standing at the age of 70 shall be entitled to draw, during his lifetime, a certain percentage of his policy per annum in instalments, as an old age pension, reserving \$100 as a fund to provide decent burial in case of death; and any portion of his endowment remaining at that time is paid to his beneficiaries. Another and somewhat similar but additional benefit, but also somewhat on the line of old age pension, is the allowing, at his option, an amount of his endowment at 70 years of age, as an old age disability grant. There seems to be no doubt, this question of old age pensions will attract more and more attention in the future, as a political as well as an insurance problem. When a statesman of the standard of Mr. Chamberlain is considering this subject, with a view to parliamentary action in Great Britain, there is reason to suppose it will soon be a matter of "practical politics."

### An English Financial Journal's Opinion.

The *Finance Examiner*, of Oct. 7th, gives the following friendly criticism of the I.O.F.:

#### THE INDEPENDENT ORDER OF FORESTERS.

PROGRESS AND PROSPERITY.

"We have just received lengthy reports of the convention held by the Independent Order of Foresters in Toronto, commencing on the 25th of August last, and we are pleased to be in a position to place some of the salient features of this the eighteenth communication of the governing body

on record. This triennial gathering was the first to be held in the magnificent temple the Foresters have erected for themselves in the heart of the principal Canadian city, and which hall, by the way, should prove a considerable source of income."

\* \* \* \* \*

"Information as to certain Parliamentary proceedings were then laid before the meeting, the Supreme Chief Ranger remarking that, notwithstanding they had voluntarily abandoned, for reasons he explained, the Bill they had submitted to Parliament in 1895, they had subsequently presented a new Bill containing all that was in the first Bill, and, in addition, asking:—

(1) That the Order be subjected to Government supervision and inspection. (2) To be allowed to make annual reports to the Insurance Department of the Dominion.

and which Bill passed the House of Commons and the Senate unanimously, and was assented to in the name of Her Majesty the Queen by his Excellency Bro. the Earl of Aberdeen, Governor-General of Canada, on the 23rd of April, 1896, under the provisions of which Act a licence was issued from the Insurance Department of Canada on 1st of May, 1896. Preceding the issue of such a licence, a deposit of \$75,000 was required. The Independent Order of Foresters immediately responded by depositing \$100,000 in Government Stocks, on which the Order receives the interest; \$50,000 in United States Bonds had been deposited with the Insurance Department of the State of Wisconsin, and £20,000 sterling with the Government of Great Britain, so long ago as 1892."

\* \* \* \* \*

"The Supreme Chief Ranger proceeded to adduce certain facts and reasons, from which he evolved the statement that fraternal insurance, in its nature, costs less than that of many of the old line companies, and we are free to confess that it went far in support of his theory."

\* \* \* \* \*

"We, in conclusion of this brief epitome of the proceedings, must congratulate the Order upon its successful career during the past three years, and, in view of which, we can safely endorse Dr. Oronhyatekha's anticipation of being able, should the Order's steady upward progress be maintained, and that practically goes without saying, of declaring, in the course of the very near future and from time to time, substantial bonuses."

## The High Courts.

### HIGH COURT OF BRITISH COLUMBIA.

Court Vancouver, No. 1,328, has taken the initiation in the formation of a High Court for this Province. The Committee appointed by the members of Court Vancouver to take the matter up is doing good work, and already encouraging results are coming in from the surrounding courts. From all accounts the majority of the members in the Province are in favor of supporting Court Vancouver in the good work which it has undertaken.

### HIGH COURT OF CALIFORNIA.

The High Court meeting at Santa Barbara seems to have taken possession of the city. It had been

estimated that the session would bring about 300 visitors, but about 800 arrived to test the hotel accommodation of the historic old town.

The parade, which formed in front of the Arlington, was one of the pleasing features of the opening day. There were nearly three hundred Foresters in line. J. C. Packard, chairman of the Executive Committee, was Grand Marshal. The Royal Foresters' band was at the head of the procession, followed by the Royal Court officials and their staffs, in uniform, then the High Court officers, Mayor Burke and ladies of the party in carriages. The novelty feature of the parade, which the small boy said was "just like a circus," was the Oriental Court, in grotesque costumes. The visiting delegates and the local court then came, four abreast. The parade was three blocks in length. The line of march extended down State street to Ortega, and then back to Grace church, where the great meeting was held. A large number of citizens, in spite of the unusual heavy fog, turned out to witness the parade, and to greet the Foresters at the church.

The officers of the Royal Court, with the staffs, make a very striking appearance in their rich uniforms of blue and gold, and waving white and red plumes.

Mr. Packard presided over the reception meeting and introduced Mayor Burke, who delivered an eloquent address of welcome. Among other things he said: "It is always an honor for a city to enjoy the privilege of entertaining a large body of representative visitors; but the present occasion is rendered far more important by the fact that we see in our midst a High Court of the wealthiest and most liberal fraternal organization in the world. The jurisdiction of this High Court comprises the entire State of California, and our citizens are, therefore, pleased to express their grateful appreciation for the selection of Santa Barbara for the 1898 session. We deem it our duty to acknowledge this honor with more than ordinary courtesy, for, inasmuch as the civilization of the world has advanced fifty years within the past five months, the present session shall undoubtedly be the most important in the history of the High Court."

Col. G. A. McElfresh, High Chief Ranger of California, delivered a strong address on the "Objects and Benefits of the Order," setting forth the growth of Independent Forestry, and stating that the Order was the third oldest of its kind in North America, and has 1,000,000 members, receiving 33,000 applications last year. It is of international importance, now having High Courts in the United States, Canada, Great Britain and continental Europe. He stated that at the last meeting of The Supreme Court it had been decided to extend the Order's field of usefulness still further, by allowing women the same beneficent rights, and providing for the formation of companion courts, of which only women could be active members. He entered at length into the methods and benefits of the Independent Foresters.

The big auditorium was filled, and that the program was greatly enjoyed was demonstrated by the continued applause.

The regular session of the High Court began the morning of the second day. High Chief Ranger of California, McElfresh, opened with a very able and telling address to the delegates that was characterized by one of those who heard it as "a magnificent speech."

## ELECTION OF OFFICERS.

On the afternoon the election of officers was proceeded with, with the following results which we cite from the *Daily News* :

"Col. G. A. McElfresh was nominated for High Chief Ranger, and amidst great enthusiasm he was unanimously re-elected. This is the eighth time that this has happened to Col. McElfresh and he took his election quietly but with hearty appreciation. The delegates all speak highly of Col. McElfresh's work, and there is every probability that he will, some day, occupy the highest position his order offers.

Chas. S. Perry, of San Francisco, one of California's brightest men, was elected to the position of High Vice Chief Ranger. In addition to this honor he had conferred upon him the High Cross of merit, given him by The Supreme Court. Only two of these badges have been awarded this year.

For the office of High Secretary, W. H. Perry was unanimously elected. His devotion to his Order is well known and is appreciated by all Foresters.

For High Treasurer, W. A. Reavis, of Los Angeles, was elected.

The High Physician elected was Dr. R. Wm. A. Bannon, of Hollister. O. S. Hopkins was re-elected as High Councillor. He is a prominent citizen of Sacramento."

## NOTES OF THE DELEGATES.

The *Morning Press* says :—

"High Chief Ranger McElfresh, who was re-elected by acclamation, is one of the most prominent members in the Order, and his further advancement is predicted. He took an active part in the proceedings of The Supreme Court, held last month at Toronto, and was on several of The Supreme Court committees.

High Chaplain S. J. Duckworth, who is in attendance on the High Court, attained considerable prominence in connection with the work of the last session of the State legislature.

One of the most magnetic and popular officers of the High Court is the High Secretary, W. H. Perry. Although one of the busiest men in Court, he has time for a word with all. He was re-elected by acclamation.

The chairman of the press committee is A. H. S. Perkins, fraternal editor of the *Los Angeles Times*, and a newspaper man for thirty years past. He is also editor of the official organ of the Fraternal Brotherhood of Los Angeles, and is one of the best posted men on subjects of interest to fraternity.

A central figure of interest in the High Court is the son of The Supreme Chief Ranger, Dr. A. Oronhyatekha, a direct descendant of the Mohawk Indians. He has a strong face, fine bearing, and a commanding presence. He is highly educated, extremely courteous, and his conversational powers are remarkable. He has a reputation as a public speaker of ability. He is accompanied by his wife, a white woman of much culture and beauty.

Signor Borlini, the talented vocalist, is one of the jolliest delegates in the High Court.

## PLACE OF NEXT MEETING.

The High Court at its closing session, selected Fresno as the meeting place for the next annual session. Santa Cruz and Eureka were mentioned for the honor, but they were withdrawn in favor of Fresno, and the vote for the latter city was made unanimous."

## INSTALLATION OF OFFICERS.

The session closed with the installation of new officers by W. R. Uber, Deputy Supreme Chief Ranger. The officers as elected and appointed stand as follows :

High Chief Ranger, G. A. McElfresh, of Los Angeles; High Vice Chief Ranger, C. S. Peery, of San Francisco; High Secretary, W. H. Perry, of Los Angeles; High Treasurer, W. A. Reavis, of Los Angeles; High Physician, R. W. A. Bannon, of Hollister; High Councillor, O. G. Hopkins, of Sacramento; High Past Chief Ranger, F. M. Parker, of Los Angeles; High Auditors, C. H. Eberle, of Downey, W. S. Rupe, of Burbank; High Chaplain, J. C. Packard, of Santa Barbara; High Journal Secretary, G. W. Bowles, of Fresno; High Senior Woodward, W. H. White, of San Francisco; High Junior Woodward, J. S. Jones, or Gridley; High Senior Beadle, A. Borlini, of San Francisco; High Junior Beadle, H. Squire, of Riverside; High Marshal, C. D. Howry, of Los Angeles; High Conductor, A. S. Cooper, of Vallejo; High Messenger, A. L. Darrow, of San Diego.

## RESOLUTIONS.

Los Angeles, October 18th, 1898.

Oronhyatekha, M.D.,

Supreme Chief Ranger, I O.F.,  
Toronto, Ont.

DEAR SIR AND BROTHER :—

By direction of the High Court of California, I have the honor of forwarding to you the accompanying copy of resolutions duly presented to, and unanimously adopted, at the late session of that High body, at its late session held at the city of Santa Barbara, Cal., Oct. 11th, 12th and 13th, 1898.

Santa Barbara, October 13th, 1898.

To the High Chief Ranger, and Members of the High Court of California :—

BRETHREN :—

Your Committee appointed to draft and submit a resolution of thanks to the Brothers who represented California at the recent session of the Supreme Court, held at Toronto, Canada, beg leave to report as follows :

Whereas Brothers General G. A. McElfresh, Honorable S. J. Duckworth, Honorable W. B. Lardner, Doctor J. W. Thayer, Dr. C. B. Dixon, B. I. Salomon D.D.H.C.R., and L. H. West, Esq., were duly elected Supreme Court Representatives by the High Court of California, at the session held at Santa Rosa, October 1897, and as such Representatives did attend The Supreme Court of the Independent Order of Foresters, at Toronto, Canada, August 28th to September 3rd, 1898, now therefore, be it resolved, by the High Court of California, Independent Order of Foresters, in 9th Annual Session assembled,

That the most sincere thanks of the California membership be, and are, hereby tendered to each and every member of the California delegation, as above given, for the faithful, intelligent, and acceptable manner in which they discharged the onerous duties of their respective posts at The Supreme Court.

Be it further resolved :—That we consider the appointment of our beloved High Chief Ranger to the position of Supreme Marshal, and of Brother S. J. Duckworth to the Chairmanship of the Committee on State of the Order, as a compliment to the entire membership in California, and for these

marks of recognition this High Court begs to convey its appreciative acknowledgments to The Supreme Chief Ranger.

Be it further resolved:—That the High Court of California of the Independent Order of Foresters does hereby extend to the Supreme Court its heart felt thanks for giving us the pleasure and honor of having the next Session of the Supreme Court convene at our beautiful city of Los Angeles in 1901.

Be it further resolved:—That a special vote of thanks be, and is hereby tendered to High Chief Ranger, G. A. McElfresh, for the exhaustive report presented by him on behalf of the Delegation relative to the Constitutional Amendments adopted by the Supreme Court, and to him in particular, as well as to the Delegation in general, we can only say, after a careful study of the work accomplished by him and them, "Well done, good and faithful servants."

Be it further resolved:—That The Supreme Chief Ranger is hereby cordially invited to visit the High Court of California at its Tenth Annual Session, to be held at Fresno, in 1899.

Be it further resolved:—That a copy of these Resolutions be sent to The Supreme Secretary, at Toronto, with the seal of the High Court of California attached thereto, and a copy of the same spread upon the minutes of this High Court.

M. F. QUINN.	} Committee.
O. S. COOPER.	
F. D. McCLURE.	
CHAS. WELCH.	

OFFICIAL CIRCULAR NO 1  
High Court of California.

LOS ANGELES, CAL., October 28, 1898. To all the Officers and Members of the Subordinate Courts throughout the Jurisdiction of California, Greeting:

DEAR BRETHREN,—It is with pleasure that I take this opportunity of acknowledging the high honor that has again been conferred upon me by the High Court of California, in placing me for the eighth time in the honorable and important position of Chief Executive officer, over the affairs of our beloved Order in this Jurisdiction. With my grateful acceptance of this high trust, and mark of appreciation, I give you my earnest assurance of a constant effort on behalf of the advancement of the interests of the Order everywhere, and particularly in California; and to this end, I most respectfully ask for the active co-operation and support of every loyal Forester.

I beg leave to call your attention herein, to some of the important and radical changes made in the Laws of the Order at the late session of your Supreme Court; and which I earnestly believe will be for the very best interests of the Order. I have always been proud of the past history of the Independent Order of Foresters, because it has not been a follower of methods first adopted by other institutions of its kind, but because it has been a leader in this respect; a pioneer among the fraternities in the introduction of business-like principles, in the conducting of life insurance affairs.

Following out the policy of the Order in this respect, the Supreme Court at its late session, did for the Independent Order of Foresters what every institution of its kind must do, in the near future, either through compulsion by the laws of the land, or the necessary demands of experience; and that

was the establishing of a rate of assessment, which, with a reasonable rate of compounding interest added, would give to our Order, a dollar for every dollar of liability assumed, thereby placing the I.O.F. on a financial basis, which, with honest and capable management, would make our grand old society as lasting as time itself. We should all therefore be proud of the wisdom and courage displayed by our Representatives in Supreme Court assembled, in the re-adjustment of our rates of assessment, which are to go into effect on January 1st, next, and to apply only to those who join the Order after that date.

While it is a fact that our new rates of assessment will be somewhat higher than the present cost of carrying life benefits in our sister Societies, which are younger in years of experience than is the I.O.F., it is because of their few years of experience, and the closeness of their membership to the medical examination, that it is possible for them to do so. With every Order, however, that has been in the business of furnishing life benefits as long as has the I.O.F. (and experience teaches that it will be the same with those that are now young), the present actual cost is as great if not greater, than it will be in the I.O.F. under its re-adjusted rates of assessment; notwithstanding that none of these Orders are in the satisfactory possession of an immense surplus fund of over \$3,000,000, safely and profitably invested, as is the Independent Order of Foresters, and that their policy does not guarantee the liberal benefits that accrue to the members of the I.O.F., by reason of our Total and Permanent disability benefit, paid-up insurance at the 70th birthday, with an annuity of \$100 on each thousand of insurance carried until the full amount is drawn, and an Old Age Pension to aged Foresters.

We should therefore have no difficulty in keeping up our remarkable progress of the past, if the general membership will see the necessity of educating themselves in the system of the Order, and by constant effort on behalf of its rebuilding, notwithstanding that our rates of assessment are higher than the present cost of carrying insurance in some of the younger Orders. The I.O.F. charges a fair price, and gives full value for the money.

We must not forget that should the new rates of assessment bring to the Order more money than is required to meet all claims promptly, that the surplus premiums will be added to our emergency funds, and that when the surplus reaches a per capita of \$25.00, that the persistent members will receive a rebate of a portion of their annual assessments due, and that inasmuch as the per capita ownership has now reached the sum of \$21.00, we can soon expect to see the actual cost of carrying the benefits in the I.O.F. practically reduced; and I know of no other institution that is lowering the cost of its mortuary benefits as it grows older. Do you?

The admission of women to social and beneficiary membership in the Order (they to be confined to Courts of their own), will not only afford it the many advantages that will naturally accrue from having a ladies' auxiliary, but it will give to the Order a large and new field for the securing of the all-necessary new risks that are so essential to the prosperity of any institution furnishing life benefits, and we need have no fear of the safety of the Order's interests by admitting women to beneficiary membership, because experience and vital statistics satisfactorily prove that they are as good

if not better insurance risks than are men. You should all, therefore, endeavor to bring about the establishment of Companion Courts, as an adjunct to your Subordinate Court.

The amended Constitution has provided liberally for the interests of the individual membership, by extending the time in which a member can reinstate himself should he become suspended for non-payment of assessment, from thirty to sixty days, without the requirement of medical re-examination, and up to ninety days before he loses his old rating of assessment and standing in the Order.

The creating of the Extension of the Order Tax, in lieu of the Capitation Tax due the Supreme Court, was made necessary in order to give to the Executive Council a General Fund that would permit of its carrying out its progressive policy of the past in the upbuilding of the Order, inasmuch as the interest on the surplus funds of the Order, and the income from Charter Fees, will no longer be available for management expenses; as hereafter, the interest on the invested funds must be added to and become a part of the principal, the Charter Fees having been abolished.

In order to relieve those who are carrying the smaller amounts of insurance of as much of the burden of taxation as possible, because of equity and their presumed inability to pay, the Extension of the Order Tax has been made a scaling one, so that those receiving the greatest benefits, will be required to bear a larger portion of the management expenses, and that every member may be relieved from paying any tax whatsoever for management expenses, and that those members who are active in the securing of new members may receive some compensation for their efforts in the advancing of the Order's interests, the Law now provides that any member securing a new beneficiary member, shall be relieved from paying any Extension of the Order Tax for the then current year, commencing with the month following the initiation of the new member. Hence, the workers will be relieved of taxation.

It is my intention to visit with every court within the jurisdiction at some time during the year, in so far as the other duties of my office will permit, thereby having the opportunity and pleasure of addressing the whole of our membership on the many virtues, benefits, and particularly the beneficiary system of the Order, to the end that they may be better informed thereon, and thereby more able to advance the interests of the Order.

As the amended Constitution will require that all official correspondence coming to your court must be addressed to the Recording Secretary in place of the Court Deputy as formerly, your court will therefore please have the High Secretary, Bro. W. H. Perry, and the Supreme Secretary, Bro. J. A. McGillivray, notified at once of the name and address of the Recording Secretary of your court, giving the name of street and the house number, when proper.

The coming year gives great promise of being a prosperous one for our glorious State of California, and that our Order may participate therein so that when we assemble in High Court session at Fresno, October next, we may be able to report a progress of which every Forester can be justly proud.

I remain, wishing you all prosperity and peace,

Yours fraternally in L. B. & C.,

G. A. McELFRESH,  
High Chief Ranger.

## HIGH COURT OF QUEBEC.

Official Circular No. 1.

OFFICE OF THE HIGH CHIEF RANGER,  
46 ST. PETER STREET,  
QUEBEC, 1st November, 1898.

To all Brethren of the Independent Order of Foresters under the Jurisdiction of the High Court of Quebec, Greetings:

BRETHREN,—It is to me at this period of the year an agreeable duty to offer my sincere thanks and sentiments of the most noble devotion to the members of the Order who have so unanimously elected me to the highest office in their gift: That of High Chief Ranger of the largest jurisdiction of the I.O.F.

I fail to find suitable words to express my feelings of gratitude for the great honor bestowed on me, and the confidence you have put in me, in trusting to my care that grave and most responsible office.

I solemnly accept it, and pray God Almighty that I may be always worthy of the generous feelings that prompt your choice, in order that I may interpret the true spirit of our great and noble Order and require them that have shown me so much courtesy.

In taking office my only desire is that my work during the coming year and my connection with the members of our Order be guided by the same spirit of spontaneity and harmony which you have shown in my election. And in order to make mine more efficient I ask you to join with me in our great work by giving to the Order a few hours of your time every month. Each one of us has some leisure hours; let us make the best use of them for the benefit of the I.O.F. Labor has its charms and its dignity; it is the instrument by which the earth is ornamented with beauty and overspread with fruitfulness; yet it has a higher function, that of persevering devotion and everlasting sympathy with our fellow being.

### PROSPERITY OF THE I.O.F.

It is beyond all criticism that the I.O.F. stands to-day at the head of all other mutual benefit societies for security and good administration. The recent changes in the increase of the assessments, which have been enacted at the last Supreme Court Session in Toronto, will help to invigorate our Order and make it more popular than ever by creating a feeling of satisfaction and confidence in those who look for safety in life insurance. The High Court of Quebec, which leads all the other jurisdictions, has had a wonderful success in increasing its membership during the past years, owing to the popularity and intelligent work of its officers, coupled with the zeal and great attachment of the members of our Order; and, although not wishing to be too presumptuous, I beg to anticipate the same spirit of justice and enthusiasm characteristic of the past years, in order to maintain the High Court of Quebec in the position of honor it holds at the present time.

It gives me great pleasure to extend to the members of the I.O.F. my hearty congratulations for the magnificent work done in the past years; we are now leading and the others follow; shall we hold our position of honor, or shall we yield to others that which we have so bravely fought to conquer? I am well determined to make all pos-



sible efforts, not only to hold our position, but to steadily *march forward*. We have yet two months before the increased assessments will become law; only two months to secure members at the old rate. Let this be heralded all over our Province and with the enthusiasm heretofore shown, strongly confident and impressed by the importance of this most favorable and unique opportunity, and, encouraged by the past success and the glory of the future result, let each and every one of us capture one new member.

To renew and encourage the enthusiasm displayed during the past year, and to reward the labor of the most worthy, your Executive offers the following prizes to all members under the jurisdiction of the *High Court of Quebec*.

## LIST OF PRIZES.

1st. To all members presenting and initiating new members in their court will be paid one dollar for each member initiated.

2nd. To the court presenting and initiating the largest number of new members will be presented a beautiful banner.

3rd. To the court presenting and initiating the largest percentage of new members will also be presented a beautiful banner.

## RULES.

1. The competition shall commence on the 1st day of November, 1898, and end on the 31st day of December, 1898, both days inclusive; and no member or court shall receive more than one prize.

2. The candidates must be accepted by the medical board and be initiated as beneficiary members.

3. Charter applicants shall not count as initiates.

4. All claims for prizes must be filed with the High Secretary on or before the 31st day of January, 1898, on Form No. 50, herewith enclosed, or they shall *ipso facto* be forfeited, as the committee to award the prizes will meet only once.

P.S.—After close of competition, 30 days will be allowed in which to file claims, and we urge all secretaries to see that these claims are filed with the High Secretary in due time.

## DISPENSATION.

The Supreme Chief Ranger has been pleased to grant a dispensation to initiate at Charter rates during the competition.

The term "initiate at Charter rates" means that the portion of the initiation fees which goes to the Subordinate Court may be in part or wholly remitted, and that only the portion of the initiation fees which goes to The Supreme Court must be charged and collected.

## DEPUTIES' PRIZE.

A Deputies' Prize Competition will be given, consisting of the Quebec Grand Cross of Merit, value fifteen dollars (\$15.00), to the General District, or Court Deputy, who secures the initiation into his own Subordinate Court, of the largest number of Beneficiary members during the year, commencing at the session held in Three Rivers, and ending with the one to be held in Fraserville in 1899.

## RULES.

1st. Salaried Deputies of the Supreme or High Court shall not count. 2nd. Any Deputy competing for the above prize shall file his written claim with the Committee on New Business, at the

Fraserville session, 1899, giving the names and dates of the initiation of each candidate, attested by the signatures of the C. R. and R. S., with seal of his Court attached.

## CONCLUSION.

In closing let me call the attention of the Financial Secretaries to the fact that the Extension of the Order Tax must be remitted to The Supreme Court on the first day of December next, and the first day of every following month. If a member shall procure the initiation of a new beneficiary member, the court and the procuring member shall be released from the payment of said tax for the balance of the then current year, commencing with the month following the initiation of the new member.

Trusting that every Forester will secure at least one new member for the I.O.F.,

I remain, yours very truly in L., B. & C.,

O. W. BEDARD,

High Chief Ranger.

Attested:

JOHN W. STOCKS,  
High Secretary.

P.S.—According to a resolution past at the last meeting of the High Executive the charter fee for new courts will be \$2.00.

## HIGH COURT OF WALES.

The annual sessions of the High Court of Wales were held on 6th Oct., at the Universal Temperance Hotel, Barry, under the presidency of Bro. J. A. Jenkins, H.C.R. The other members of the Executive in attendance were Bros. J. Sykes, H.C.; S. M. Wilkinson, H.S., and F. Gravell, H.T. Reports of a highly satisfactory nature were presented from the various courts in the Principality, and showed that the Order in Wales had increased very considerably during the past twelve months, both financially and numerically, the Order at present having a membership of 137,000, and accumulated funds to the extent of £615,000. A number of notices of motion affecting the constitution of the High Court were considered, and at the conclusion of the business on the agenda the following officers were elected and duly installed for the coming year:—H.C.R., Bro. Hyett; P.H.C.R., Bro. J. A. Jenkins; H.C., Bro. Sykes; H.V.C.R., Bro. Sam. Griffiths; H.S., Bro. Wilkinson; H.T., Bro. Gravell; H.P., Dr. Pritchard; H.A., Bros. F. C. Milner and Hunt; H. Chap., Bro. Hollier; H.J.S., Bro. Hurry; H.S.W., Bro. Sydney Davies; H.J.W., Bro. Wood; H.S.B., Bro. O. Horton; H.I.B., Bro. Fry; H.M., Bro. W. H. Thomas; H. Cond., Bro. Barker; H. Mes., Bro. D. Davies. At the invitation of the Aberystwith delegates it was resolved to hold the next High Court Sessions at Aberystwith. In the evening the brethren sat down to dinner at the Barry Hotel, the High Chief Ranger (bro. J. A. Jenkins) again presiding, and an enjoyable time was spent.

Fraternal Greetings by Bro. Hyett, H.C.R.

CHIEF RANGER AND BRETHREN,—

On my appointment to the office of High Chief Ranger, I wish to express my sense of the great honor conferred upon me, and, at the same time, to solicit your loyal co-operation and support for the extension of the Order in Wales. I am fully aware of the many difficulties experienced in secur-

ing new members. Those difficulties arise from various causes, viz. :—The opposition of Insurance Agents; misconception of the Order as being a foreign one; and the reluctance of individuals generally to appreciate the paramount duty of insuring their lives.

I am most anxious to do what I can to strengthen every court, and to make our bond of brotherhood more practical and complete. In saying this, I am sure I speak for every member of the High Standing Committee. I trust therefore, you will help us by placing before us any difficulties you may experience, and any suggestions you can put forward for their removal.

So far as the funds will permit, the members of the H.S.C. will be glad to visit any court who would like to receive them, in addition to which, Bro. Wilkinson (H.S.) and myself are prepared to place ourselves at your disposal either by correspondence or in person.

The Order is undoubtedly advancing by leaps and bounds, both financially and numerically, and it should be the desire of every brother to share in the advance. I sincerely hope you will all do your utmost to add to our numbers, so that when my year of office expires, I may be able to thank you, one and all, for loyal, hearty and successful co-operation.

With fraternal greetings,

Yours in L., B. and C.,

W. T. HYETT, H.C.R.

## HIGH COURT OF WASHINGTON.

### Official Circular No. 5.

OFFICE OF THE HIGH CHIEF RANGER,  
TACOMA, WASH., Oct. 1, 1898.

To the Officers and Members of Subordinate Courts:

BRETHREN,—Once again I have been honored by you to fill the highest position in this State, and I assure you it affords me the greatest of pleasure and satisfaction to know that I still have the confidence of you all. For the honor you have again conferred on me I return you my sincere and heartfelt thanks. I shall in the future, as in the past, do my utmost to spread the principles of our Order and promote its growth in this jurisdiction, and I trust that one and all of you will endeavour to assist me as far as in your power lies.

At the last High Court meeting I was also honored by being elected your representative to the Supreme Court meeting which took place in Toronto, Canada, commencing August 26th last. While there I had every opportunity of visiting the different departments in connection with our Order, and I am pleased to say, found everything conducted in a business like manner. I found every one courteous and obliging.

The Foresters' Temple is a fine building, and a credit to our Order. It is useless for me to say anything further about the building, as you all have had a full description of it in the monthly FORESTER.

Several alterations and amendments have been made to the Constitution; foremost, I think, is the Extension of the Order Tax, which has been substituted for the Supreme Capitation Tax and Fee for the Official Organ, which you will find fully explained in Official Circular No. 16, sent to each court from the Supreme Court. If any of you do

not quite understand it I wish you would communicate with me at once, and I shall be pleased to render you any assistance. I hope to visit each court in the near future, and trust that from now until December 31st each and every one will put forward his best efforts and secure a new member to swell our ranks so that we may be able to say—"Forward, March!" and take our place among the rest.

Wishing each of you every success,

I am fraternally yours in L., B. and C.,

JOHN A. FORSYTH, H.C.R.

OFFICE OF THE HIGH COURT OF WASHINGTON I.O.F.

TACOMA, WASH., October 8th, 1898.

To all Courts and Members in the State, Greeting:

Our Executive Council in Official Circular No. 16, inform us of important changes in the constitution and laws of the Order.

At the request of the High Standing Committee it becomes my duty to call your particular attention to part 3 of said circular, where you will notice that an extension of the order fund has been provided for, to take the place of the per capita tax to the Supreme Court, and that, after December 1st, this extension of the order fund as well as the High Court dues must be paid out of the general fund, and not raised by special collection as heretofore. It will therefore be necessary for the courts to increase their monthly dues sufficient to meet these obligations. The High Court dues amount to \$1 per year per member. By making a monthly charge of ten cents per member to cover same, it will leave the court a balance of 20 cents per member in the general fund, which would, in most instances, be no objection. Large courts will perhaps not be obliged to raise the High Court dues from the members, their income as it now is may be sufficient to meet same, but as each court best knows its own needs, we will only suggest that all courts at an early date fix the increase needed for their court, and have their officers send out a letter to each member showing the member just what his future monthly payments will be. By doing this, you will save your financial secretary much writing, and probably, in some cases, prevent suspension of members. Something like this would cover the ground:

"DEAR SIR AND BROTHER,—At the last meeting of our Supreme Court some very important changes were made, changes which again assure us of the stability of our Order.

To set forth all the changes here would be too large an undertaking, and would be useless, as you will find them in the September FORESTER, the only change that we wish to call your attention to is the change abolishing the per capita tax to the Supreme Court, and substituting therefor the extension of the order tax, which, together with the High Court dues must be paid out of the general fund of the court. In order to meet these requirements our court dues, must be correspondingly increased. The per capita tax for the present term will be the last per capita tax that this court will collect, and, beginning with December next, your monthly payment will therefore be \$... for the Benefit Fund and \$... for the General Fund, total \$..., which sum you will please remit monthly, so as to reach our Financial Secretary not later than the last day of the month preceding the one for which the payment is intended. As soon as you secure the initiation into your court of one new member

your monthly payment will be reduced \$ . . . . . for the balance of the then current year. In that way you will save money for yourself and do a good act in extending Forestry by bringing in a new member early. The additional benefits that our Order offers, you will find, are worth more than the slight increase in cost caused by this change. We have often had difficulties to get the members to remember what month to pay per capita tax. All this trouble will now be spared, as every month's payment will be just the same until you reduce it by bringing in a new member.

Yours in L., B. and C.,  
L. N. HANSEN, H.S.

P.S.—The Financial Secretary will fill in the exact amount for each member before mailing by Recording Secretary.

## Among the Courts.

NOTICE. —The Subordinate Courts are requested to send in brief and spicy reports of their concerts, entertainments, "smokers" or special meetings, also any other items of general interest. These reports should be despatched at once after the events reported. A newspaper with item marked will suffice. If no meetings worth reporting have been held by your Subordinate Court, it is time you held one.

### MAINE.

Court Lakenwild, No. 1932, of Princeton, Me., mourns the loss of its late Bro. Maurice Bonney, the first break in its ranks caused by death. The court attended the funeral in a body, took charge of the remains at the house of the deceased, marching to the cemetery where the full ceremony was performed. At a special meeting of the court resolutions of condolence were drawn up and passed and sent to the parents of the late brother. The deceased brother carried \$1,000 insurance in the I.O.F., which is a providential help.

Bro. Amos Maynard of Court Waupakiseo, No. 807, Battle Creek, wishes to express his heartiest thanks for the prompt payment of his sick claim. The Bro. has had a hard time of it this year, being laid up most of the time.

### MICHIGAN.

Bro. the Hon. M. N. Mugan, one of the delegates to the Supreme Court, is a candidate for State Senator.

On October 2nd, Court Maple Rapids, No. 1007, celebrated its fifth anniversary with 47 members in good standing. This is indeed a very creditable showing, when we learn that the court started with 14 charter members in a small inland town, where there are 14 other fraternal societies. As usual, failure was confidently predicted by the opposition, who waxed humorous over the advent of our Order. Recently the court gave further evidence of its vitality and progressive spirit when it sent to Grand Rapids for Mrs. Alta M. Stewart to put in a Companion Court, which she succeeded in doing with 25 charter members. The I.O.F. flag is planted in Maple Rapids, and the town knows it.

## NEW BRUNSWICK.

The fall and winter campaign has opened auspiciously in this flourishing jurisdiction.

A public meeting was held in Elgin, Albert County. Notwithstanding a dreadful downpour of rain, the large hall was crowded. Bro. W. B. Jough presided, and on the platform with Judge Wedderburn were Bro. Geo. W. Fowler, M.P.P., and Bro. Jos. Howe Dickson, who kindly consented to speak before the address of Judge Wedderburn. All the addresses were listened to with unbroken attention. In the evening a reception was tendered the P.S.C.R. and his associates in the parlors of Betts' hotel, and, after an hour devoted to presentations, introductions and animated conversation by the ladies and gentlemen present, an adjournment was had to the dining room, where a sumptuous supper was served.

Bros. Kinghorn and Coleman visited Court Mispoc on Tuesday evening. Bro. Kinghorn also visited Court Ouangondy.

A meeting will be held at Neuwigewauk in the interests of the organization of a court at that place.

Court Washademoak, Cody's Station, will have a turkey supper on Thursday evening, Nov. 3rd. A number of High Court officers are expected to attend.

Judge Wedderburn addressed a large meeting at Hopewell Cape, Monday night. J. Howe Dickson presided, and an efficient choir gave musical selections. H. Atkinson, of Court Moncton, was present and made a few remarks.

Since The Supreme Court meeting in Toronto two new courts have been organized in this province at Northampton and Middle Simonds, Carleton county.

Court Hampton claims the honor of having the first official visit of the P.S.C.R.—Court Hampton being his mother court. Bro. Crawford, C.D., presided, and there was a good attendance of the members, notwithstanding the all-day-long storm. Speeches were made highly congratulating the P.S.C.R. on his unanimous selection by The Supreme Court. In reply, the P.S.C.R. spoke for about an hour, referring to the present prosperous and advancing condition of the Order, and then fully explained all the recent amendments of the Constitution. From the applause and expressions of the members at the close, it was clear that Court Hampton was "at one" with the P.S.C.R.

## NEW JERSEY.

Bro. Foster M. Voorhees, a member of this Order at Elizabeth City, N.J., has been recently unanimously nominated for Governor of his native State. Senator Voorhees became Acting Governor in 1893 by reason of his position as presiding officer of the Senate when Governor Griggs resigned. His Forestric history in brief follows: Bro. Voorhees at Elizabeth City was Court Deputy H. C. R. of his court, and represented it in the High Court. In his visitations to the various city courts there, by his zeal, eloquence and advice, he aided his brethren to build up the Order in that small city to a membership of nearly 1,400. Of every good man, his private acts should be known as well as his public career.

The undersigned desires to thank Court Columbus, I.O.F. 920, for the prompt payment of policy on life of her husband, James Oakes.

MRS. MARY E. OAKES.  
Elizabeth, N. J., Oct. 26th, 1898.

## NEW YORK.

Court Tonawanda recently gave a musical soiree, the principal features of which were the songs rendered by their own quartette, the instrumental music being furnished by an orchestra composed of members of their own Court. The principal soloist was Bro. George M. Dixon, of Court Warwick, whose rendition of a repertoire of popular songs made the entertainment especially enjoyable. This Court intends entertaining its members, ladies and friends, during the winter months, and will give as their next entertainment a Chowder Party. The course pursued by this Court has largely increased its membership and harmony prevails among its membership.

Alderman Kruger, of Syracuse, is one of the most popular brethren of that city, and has become imbued with the principles of our Order, manifesting his enthusiasm by taking a deep interest in his own Court as well as other courts in Onondaga county. His reports of High Court proceedings were sensible, and gave encouragement to the members that the management of the Order was in good hands and everything was being conducted for the benefit of the members in general, which would tend to largely increase the strength of the Order. He also praised, in the highest degree, High Chief Ranger Stockwell and High Secretary FitzGerald, for their ability and easy manner of doing business. Court Kruger will soon institute a Court of companions composed of the wives and daughters of its members. Progress is the watchword of this Court.—*Syracuse Times.*

Court United States admitted three members at its last meeting night. Col. Caldwell, P.S.C.R., presented this Court with two pictures, nicely framed. One a large page of Bro. A. E. Stevenson's "Chicago Gazette," which had a good-sized picture of our beloved chieftain, Dr. Oronhyatekha, with Bro. Caldwell's nominating speech surrounding it. The other is a photo of Hon. Thomas Lawless, Assistant Supreme Chief Ranger, one of the Chief's ablest and most trusty assistants, who has full control of the organizing work in the United States and Canada, and whose business methods have no equal for accuracy, promptness and courtesy in his dealings with all brethren in North America. These valued mementoes hang conspicuously on Court United State's walls, and were received in appropriate language by C. R. Adolph Schwartz, and the court gave a hearty vote of thanks to the donor, who founded this court with eleven, and is aiding the boys to make it 100, which is near the mark of membership.

The courts throughout the State are doing their best to conform to the new rules, and are manifesting their belief in the new order of things as practical and beneficial, and which will in every way tend to strengthen the confidence and security of the Order at large. The facts cannot be overlooked that we have over 140 000 members, are 24 years in existence, have paid over six millions of dollars to beneficiaries, have over three millions of dollars in the Reserve Fund, and our death rate is only five-and-a-half to the 1,000. All of which has been accomplished without levying a double assessment since the Order began. These facts cannot be refuted, and are a breastwork insurmountable by enemies and pessimists.

Courts will continue to send in the names of newly-recommended Court Deputies for commissions to the High Secretary, whose duties remain

the same, with the exception that Recording Secretaries now become the officers entrusted with the correspondence of the court and who are required to send their names and addresses both to the High and Supreme Secretaries without delay. This rule will also apply to all Recording Secretaries, newly elected, but not those having once furnished their names and been re-elected.

*The World*, October 14th, 1898.

Oronhyatekha, M.D., S.C.R., Toronto, Canada:

DEAR SIR AND BROTHER,—Enclosed please find Benefit Certificate No. 212,068 on the life of our late brother, Charles Judd Merrill, signed by his widow and beneficiary, in receipt for the mortuary benefit on his life. Mrs. Merrill asks me to thank the Independent Order of Foresters for the promptness with which the \$3,000 was forwarded to her, the entire transaction having been closed within a week. On behalf of Court World, No. 3684, I beg to extend our heartiest thanks and congratulations, the prompt return of the \$3,000 benefit having gained us four applications for membership to-day, with several more in prospect.

Cordially yours in L., B. and C.,

REGINALD L. FOSTER,  
Court Deputy.

## NORTH WEST TERRITORIES.

Members of the Order living in or knowing of localities in the Territories where there are no courts of the I.O.F., but where openings exist for the establishment of Courts, would be advancing the interests of the Order by communicating with J. F. Betts, H.C.R., Prince Albert; W. T. Urton, H.S., Duck Lake; or C. R. Stovel, D.S.C.R., Regina, N.W.T.

Bro. G. H. Bulyea, an officer of Court Qu'Appelle, No. 656, who recently returned from an official visit to Dawson City, is a candidate for Legislative honors in the new N. W. Assembly. Bro. Bulyea has been a faithful representative of the people, and for some years has been one of the four members of the Territorial Government.

Courts Moosimin, Broadview and Fleming have recently been visited by Bro Stovel, Territorial Organizer, and substantial increases in the membership of these courts gained.

His Honor Judge McGuire, of Prince Albert, a member of Court Saskatchewan, No. 1030, and who recently returned to his Northwest home after a year's service in the Yukon, was banquetted by the citizens of Prince Albert on his arrival there. Amid all the charges of wrong-doing and corruption in the Yukon, not a single act of Judge McGuire's has been called into question. His Lordship is a model Judge and an ornament to the Canadian Judiciary.

Bro. Jas. Riddell, an old and valued member of Court Calgary, No. 295, has the honor, in point of stature, at least, of being the highest authority on Forestry in the N.W.T. Those who have gazed upwards at Bro. Riddell's seven feet of manhood will vouch for the accuracy of this statement.

Thirteen new courts have been established in the Territories since the visit of Dr. Oronhyatekha at the High Court meeting in October, 1897, when he placed the organization work in this jurisdiction under the care of Bro. C. R. Stovel.

Seventeen new courts in the districts of Saskatchewan, Assiniboia and Alberta have been added to the Order since the appointment of Bro. Stovel, P.C.R., as organizer.

THE FORESTER is reaching all parts of this jurisdiction with improved regularity, and complaints of its non-receipt are few. It is greatly appreciated by the members.

The officers of Subordinate Courts in this jurisdiction warmly praise Bro. W. S. Urton for his zeal and fidelity in the performance of his duties as High Secretary. His election to that position was a wise move on the part of the High Court.

Court Rose Valley, located at the flourishing wheat centre of Indian Head, is making steady progress. Five applications were received at a recent meeting.

Among the parliamentary candidates at the Northwest Assembly elections (on Nov. 4th) we note the names of several well-known members of the Order:—Bro. High Chief Ranger Betts; Bro. G. W. Greene, H.C.; Bro. Bulyca, C.D., H.C.R.; Bro. Dr. Stewart, C.P.; and Bro. Dr. Brett.

Bro. A. B. Gillis, M.P.P., and C.R. of Court Whitewood, received the honor of being returned unopposed to represent the district of Whitewood in the Northwest Assembly.

Court Whitewood, No. 3960, the latest acquisition to the High Courts of this jurisdiction (making in all 40 courts), is one of the healthiest in the Territory, and contains among its members a large proportion of Whitewood's leading citizens, including the popular members of the Assembly, Bro. A. B. Gillis, Bro. J. H. Knowles, Mayor of Whitewood; Rev. J. W. Muirhead, Clerk of Regina Presbytery; Bro. W. A. Lamont, Chief Ranger, has several brothers high up in the Councils of Independent Forestry.

(From *The Herald*, Oct. 27th.)

We are able to announce this week the establishment of a vigorous new court of the I.O.F. in Whitewood. The organization was effected by Dr. C. R. Stovel, a deputy of Supreme Chief Ranger Oronhyatekha, who is in charge of organizing work for the Order in the Northwest. A large number of Whitewood's most prominent citizens are among the charter applicants, and from the high character of its members we predict a long and useful career for Court Whitewood. This great fraternal society which is now represented here has attained most gigantic proportions. It has now a membership of 140,000, with a reserve fund of three millions of dollars. Applications for membership are being received by the society in unparalleled numbers, the new policyholders for the year 1897 aggregating the enormous number of 33,588. The average daily payments made by the I.O.F. to widows and orphans of deceased brothers and to disabled members during the past term amounted to the sum of \$2,277.32.

Court Whitewood is the name of the new court just instituted here, and the officers elected for the present term are: C.R., W. A. Lamont; V.C.R., A. B. Gillis; P.C.R., Jas. Sanders; C.D., Rev. J. W. Muirhead; Treas., S. B. Gillis; Fin. Sec., F. A. Morrison; Rec. Sec., R. Bruce Bennett; Chap., E. G. Flook; S. W., R. Street; J. W., D. Quinn; S.B., T. Cummings; J.B., R. Gillis; S.J.C., J. H. Knowler; Court Physician, Dr. J. R. Bird.

The court will hold its meeting in the Masonic

Hall. Any intending applicants may obtain any information regarding the society from Messrs. W. A. Lamont, C.R., F. A. Morrison, Fin. Sec., Jas. Sanders, P.C.R., or from any officer or member of the court.

Dr. Stovel, who leaves to-day to continue his duties in other places, has by his able and persistent advocacy of Independent Forestry made many friends in town both for himself and the great Order he represents.

## ONTARIO.

Court Harwick, No. 98, at Blenheim, Ont., "is very much pleased with the promptness of the Supreme Executive in sending Mrs. McDougall's cheque along so soon. He died on the 3rd and was buried on the 5th. The Proof of Claim left here on the 6th, and the cheque was dated the 8th, and we handed it to her on the 11th. It will doubtless do us good in this part, as many people admire the promptness of the I.O.F."

OTTAWA EAST, Sept. 30th, 1898.

A. C. WHITTIER, Rec. Secy. Court Ottawa, No. 41, I.O.F., Ottawa.

DEAR SIR:—I beg to acknowledge with thanks the receipt of your kind letter of the 9th inst., conveying, on behalf of Court Ottawa, its earnest sympathy with me in my sad bereavement.

I cannot find words to express my gratitude to yourself and the other officers and members of Court Ottawa for the many acts of kindness and attention given my late husband during his illness, and I earnestly pray that you may long be spared to continue such noble work.

Will you be good enough to convey my thanks to the Executive of the I.O.F. for the prompt payment of \$1,000 Mortuary Benefit?

Yours very sincerely,  
MAUD A. KINGSLAND.

TILBURY, Oct. 18th, 1898.

To Oronhyatekha, S.C.R., and to the members of the Executive Council Independent Order of Foresters:

DEAR SIRS,—I beg to return my heartfelt thanks for the prompt payment of \$39.53 sick benefits which was due me through my 61 days' illness this summer. I assure you it was very thankfully received. The I.O.F. every time for prompt payment. Wishing the Order every success,

Yours in L., B. and C.,  
P. HUSTED.

## QUEBEC.

Court Rose of England, No. 932, sends us the following communication from the widow of one of its late brethren:

St. JOHN, 31st Aug., 1898.

Dr. Oronhyatekha, S.C.R.:

DEAR SIR,—I take great pleasure in addressing you my sincere thanks for the promptitude with which the obligations of your fraternal Order have been fulfilled towards my late husband.

On Aug. 20th Court Rose of England notified the Supreme Court of the death of my husband, William Towner, and on the 27th I received a cheque for \$1,000, the amount of his policy.

I cannot thank you too much for such promptitude, and assuring you of my eternal gratitude,  
Believe me, yours very gratefully,

MRS. W. M. TOWNER.

Court De Salaberry, No. 945, at a meeting held October 5th, having learned of the death of Bro. Charles Letourneux, addressed the following resolution to his family:

"Resolved that the members of this court tender their sincere condolence to the bereaved family of our late lamented brother, and hope that God in His Divine tenderness may strengthen those to whom he was so dear, to bear with courage so grievous an affliction."

Bro. L. Tanguay writes: "I feel that it is my duty to thank my brethren of Court De Salaberry, No. 945, for their constant attention in my long sickness, and that I owe a great debt of gratitude to the I. O. F., from which I have received every assistance."

Bro. Eng. Gagne, of Court Victoriaville, No. 1258, thanks the Executive for the prompt payment of his Disability Claim of \$500, and his brethren of the Court for many acts of kindness.

#### WASHINGTON.

Bro. Forsyth, H. C. R., having returned from the meeting of the Supreme Court, has been vigorously circulating among the courts in his jurisdiction. Reports from Courts Snohomish, Icicle, Tahoma, Puget Sound and Six Nations, indicate a strong wave of enthusiasm over the entire region.

The City Clerk of Seattle has fallen a victim to the persuasions of Court Seattle, and is now among the initiated. It was to this court that belonged the late Brother Gleason, whose claim has lately been paid. He was lost in Alaskan waters with the steamer June Gray.

Court Destiny is still admiring the despatch with which the claim of Bro. Craft was paid—"as quick as the mail could carry the papers to and fro."

#### WISCONSIN.

Court Janesville, No. 977, is enjoying a revival. It has had to struggle against the severest competition especially from societies that have been doing very heavy organizing work with a merely nominal initiation fee. However, Bro. Thos. J. Birch came upon the scene to explain the objects of the Order and set forth its financial strength and security. He wrote up 31 applications in 12 days.

Court Platteville, 3808, has passed the following resolution: "Resolved that the thanks of Court Platteville be extended to Bro. Birch for the kind way in which he came amongst us, for the good cheer which he brought, and the splendid advice and instructions which he gave us, and for his help in adding new members to our court, and in numerous ways assisting us to bring the affairs of the court once more into harmony."

MILWAUKEE, WIS., Oct. 8th, 1898.

To the Executive Council Independent Order of Foresters, Toronto, Canada:

GENTLEMEN,—I have this day received draft for \$2,000.00, the amount due me as beneficiary on policy No. 238954 in your Order on the life of

my husband, Marcell C. Richter, who was buried on Sept. 15th, 1898, kindly accept my sincere thanks for the promptness with which the same was paid. I also wish to thank the members of Court Sycamore, No. 3001, for the kindness shown to myself and family during our bereavement.

With best wishes for the future prosperity of your Order, I remain, yours respectfully,

EMILIE RICHTER, 961 7th St.

## GREAT BRITAIN and IRELAND.

### ENGLAND.

We have received the following account of the return to London of the delegates to the Supreme Court:

In view of the return to the "old country" of Bro. E. Tidman, P. H. C. R., (Representative of the High Court of London) from the session of Supreme Court recently held in Toronto, also Bros. J. Marshall, H. C. R., and Dr. M. Ward, J. P., P. H. C. R., Officers of Supreme Court, the H. S. Com. arranged a conference of the brethren, also a return welcome of the above distinguished members, which was held at Exeter Hall on Oct. 6th.

Bro. B. B. Halford, H. V. C. R., opened the proceedings by formally welcoming back our esteemed H. C. R., (Bro. J. Marshall) and invited him to resume command of the jurisdiction once more; he also expressed the pleasure it gave the brethren to see Bro. E. Tidman looking well and hearty, together with Dr. Ward, who was heard to whisper "he never felt better in his life."

Bro. Jas. Marshall, H. C. R., upon taking the chair, was accorded a hearty welcome, and said he considered the first honors of addressing that meeting were due to their Representative and he thereupon called for Bro. Tidman to offer a few remarks, to which Bro. Tidman kindly responded by expressing pleasure at his safe return, and by thanking the brethren for the capital business holiday he had received through their kindness in electing him as Supreme Court representative. He dwelt briefly upon the work done, made familiar to the brethren by the latest "Official Circular" to hand, which obviated the necessity for him dwelling upon the various points at length. Dr. M. Ward, J. P., president of the Medical Board, also gave an interesting version of his visit and expressed his great gratification at all he had seen and heard upon this his second trip across the Atlantic. Bro. J. Marshall, H. C. R., was the next speaker, and was listened to with great interest, so much so that time flew apace during his speech, and brethren were surprised to find that the General Manager had quietly gone on for fifty-five minutes in his masterly manner, explaining point after point of new law, reasons why changes had been effected, suggestions as to future continued building up of the Order, etc., and every one felt that the H. C. R. had lost none of that clear grasping of facts, or lucid manner of placing them before an audience, with the result that there was a general feeling, that, apart from the official side of his life, Bro. Marshall makes an admirable adviser on I. O. F. law in his capacity of H. C. R. of the first city of the world. Bro. W. G. Stott, H. S., was next called upon to read over a few facts as to increase of membership during the half year ending June 30th, and which showed a net increase of 45 members.



At this point the meeting was thrown open to the brethren, and was addressed by Bros. G. H. Powell, C.R.; Farley, Emery, H T., Major Davies, D.D.H.C.R.; H. Draper, C.D.H.C.R.; H. E. Harvey, C.D.H.C.R.; and Stott, H.S., who elicited by means of various queries to the H.C.R. many suggestions as to future procedure, which it is hoped will be for the welfare of the Order. The proceedings terminated with the usual votes of thanks about 10.30 p.m.

### Reception of Delegate From Southern England.

The regular meeting of Court Prince Bladud, of Bath, No. 2,066, held in the Athenæum, 18th Oct., was attended with more than ordinary interest, as Bro. C. F. Price, H.C.R., of Southern England, paid his first official visit since his return from attending the session of The Supreme Court of the Order, at Toronto, Canada, when eight days spent in close deliberation resulted in several important and valuable additions being made to the benefits which this progressive Order gives to its members. The regular business was speedily disposed of, and then Bro. Price addressed the members. He said if anyone had any doubts regarding the integrity of the government of the Independent Order of Foresters he need only attend one meeting of The Supreme Court to have his mind cleared of all such doubts. It was unquestionably an honest parliament, without any dividing factions striving for power, everyone of its 155 members having but one object in view, viz., the best interests of the Order. He thought he might safely say this object had been attained in every case, for all amendments to the constitution and laws had been passed by emphatic majorities, and he believed would meet with the approbation of the whole brotherhood. Prominent among these amendments is the one which gives to every member, in addition to benefits in total and permanent disability, or at death, the option in old age of one of the following two choices, viz., an Old Age Benefit; or, an Old Age Pension and Burial Benefit. He (the speaker) explained the nature of these new benefits, and said that in consideration of their having been added to each policy, a revision of the rates, or premiums, of the Order was necessary. He demonstrated by means of a chart what this revision resulted in, and pointed out that notwithstanding the increase (which would have to be paid only by members joining after Dec. 31st, 1898), the rates of Old Line Life Assurance companies were still 50 per cent. more for whole life insurance than the I.O.F.'s rates for its multi-benefit policy, on which all premium paying ceased at age 70, death, or total and permanent disability. On the earlier ages the companies' rates were almost 100 per cent. more than the I.O.F.'s, and he thought if they made these points clear to their friends they would have a large and rapid increase in their membership. The progress of every assurance giving body was admitted to be an absolute necessity if it was to continue to exist, and in all fraternal societies this extension must either be done by the members themselves, or they must pay for having it done. In regard to this feature there had been substituted for the per capita tax and fee for the official organ, a charge which he considered more equitable, in that it was graded according to the amount of benefits each member derived from the I.O.F. He pointed out that in the cases of the smaller policy-holders in Bath it meant a reduction of their pre-

sent monthly payments. (Hear, hear.) He thought some of them might approve of that. After dealing with some changes which had been made for the internal working of the Order, Bro. Price referred to the decision—too long delayed—of The Supreme Court to admit the ladies to the social and mortuary benefits. It was an accepted fact that females are at least as good, if not better, risks than males for life assurance. There was also one unanswerable argument in favor of their admission, namely, quite a number of married men were unable to enjoy the protection of the I.O.F. through their inability to pass the medical examination of the Order, but whose wives would be able to do so. By what right, then, in such an event should they refuse protection to their families? The only answer was "none," because they could go nowhere else and obtain equal benefits to those granted by the Independent Order of Foresters, which is now the most thoroughly protective fraternal body existing. The court thanked Bro. Price for his explanations, and unanimously expressed themselves as highly pleased with the information he had brought them.—*Bath Herald*.

### Court Liverpool, No. 2007.

At the meeting held on the 26th September a crowded gathering of the members was present to welcome Bro. S. S. Chiswell, P.I.C.R. and Financial Secretary of the court, on his return from the meetings of The Supreme Court at Toronto. During the evening a very handsome illuminated address, enclosed in a massive gold frame, was gracefully presented to him by Chief Ranger L. O. Lewis on behalf of the members of the court. Bros. W. Coles, P.C.R., Dr. J. R. H. Dubourg, Physician, and E. Maxwell, High Chaplain, testified to the strenuous efforts of Bro. Chiswell, not only on behalf of the court, but also in the interests of Independent Forestry in the jurisdiction.

Bro. Chiswell, in thanking the members for their generous appreciation of his efforts, assured them that he had returned from The Supreme Court meetings more determined than ever to do his utmost to help forward the glorious career of the I.O.F. The meeting closed with a cordial vote of thanks to the committee.

110 KIRKDALE ROAD, LIVERPOOL, ENG.,  
Oct. 7th, 1898.

To the Executive Council :

GENTLEMEN,—I beg to acknowledge with thanks draft for £200, being amount of my late husband's policy in the Independent Order of Foresters.

I am quite aware that the exceptional circumstances connected with my husband's death necessitated a longer delay than would have been the case under ordinary circumstances. My thanks are also due to the officers and members of Court Anfield, No. 2068, for their sympathy and kindness in placing a most beautiful wreath on the coffin.

Wishing the Order all prosperity in the good work it is engaged in, I remain,

Yours sincerely,

CHRISTINA GARDEN HARVEY.

ANOTHER NEW COURT IN SOUTHPORT.—In connection with this Order a meeting was convened on Friday evening, Oct. 7th, at the Albion Restaurant, Nevill Street, for the purpose of hearing

a number of visiting gentlemen from a distance speak on the advantages offered by this Order; as also to assist in the formation of another court in Southport. A large number of members of courts North Meols, Scarisbrick, and Lathom assembled in the court-room, along with a number of candidates, and listened to addresses from the chairman, Bro. R. McDougall, D.S.C.R.; Bro. S. S. Chiswell, delegate from High Court to the recent Supreme Court session at Toronto, of Liverpool; Bro. Cronyn, Assistant Supreme Secretary, of London; Bro. Sutton, member of the High Court of Central England, and Bro. Fems, High Secretary. Bro. Chiswell gave a very lucid and interesting description of his visit to Canada, and fairly raised the enthusiasm of those present by declaring now, while over the water, he had time and again been reminded of the fraternity that exists in the Order when he had no suspicion of having a Forester near. The Assistant S.S., Bro. Cronyn, explained some of the points of the Order that many objections had been raised about, and cleared several obstructions away from the path of these objectors. Bro. Sutton, of Bolton, then made a few practical observations upon the value of the Order as a whole, and congratulated the organizer, Bro. McDougall, for having been the means of building up Independent Forestry in Southport so successfully. Bro. M. Dougall then proceeded to institute the new court. After institution the following officers were installed: Bro. Rev. J. Ashby, C.R.; Bro. Walter White, V.C.R.; Bro. Chas. Damm, P.C.R.; Bro. G. Lee, Chap.; Bro. Julius A. Kay, Court Deputy; Bro. A. G. Green, F.S.; Bro. E. Kendrew, R.S.; Bro. J. E. Rattenbury, S.J.C.; Bro. Thomas, J.W.; Bro. McCullough, S.W.; Bro. J. J. Ball, Treasurer, and Dr. Stopford, Physician. It was decided to name the court "Leyland." It was resolved that the corresponding officers of this court do meet such officers of the other courts as are selected to arrange a united gathering in some public hall of the town. Brief addresses were given by Bro. F. Cave and J. Green, C.R.'s of Courts Scarisbrick and Lathom. The closing ceremonies were conducted by Bro. Rev. J. Ashby, C.R.

118 WOODHOUSE LANE,  
LEEDS, July 26, 1898.

To the Secretary Court City of Leeds, No. 2052,  
I.O.F.:

DEAR SIR,—I have much pleasure in acknowledging receipt of draft for £100 in payment of my late husband's insurance, and beg to express my gratitude to your officers and to the High Chief Ranger, Mr. Martin, for so kind and prompt payment of same.

With every good wish for the success of your Society, I am,

Yours sincerely,  
E. C. WILKINSON.

COURT LEWISHAM, No. 2139.—In commemoration of the fourth anniversary of this court a well-attended concert was given on Tuesday evening, Oct. 11th, in the Obelisk Hall, Lewisham, under the direction of Bro. Edwin C. Allen, F.S. Bro. H. H. Codrington Ball, H.S.W., presided, Bro. B. Cronyn, Assist. Sup. Sec., being in the vice-chair. An excellent programme opened with a selection by the band, under the direction of Bro. A. C. Coates, while amongst the many vocalists were Bros.

A. E. Meyer ("After So Long"), W. A. Triphick ("Alice, Where art Thou"), E. R. Tyler ("The Promise of Life"), and G. H. Willcocks ("Gipsy John"), and Messrs. G. N. Towell ("My Dreams") and "I'll Sing Three Songs of Araby"), L. H. Dear, ("The Bells of St. Mary's"), George Owens ("The Silver Cup"), H. Weightman ("The Diver"), Reg. Marks, H. Marks, Syd. Field, and Fred. Barth (humorists). Mr. Richard Edwyn recited "How We Beat the Favorite" and "At the Pantomime"; mandolin, corset and banjo solos were contributed respectively by Messrs. G. H. Carpenter, T. Sheen and E. Stocker, and a burlesque lecture on "Temperance" by Mr. H. Carpenter. Mr. H. London Pope accompanied, and the stewards were Bros. G. Codrington Ball, R.S.; W. Bousfield, C. Clark, P.C.R., and Rev. A. C. R. Wolston, H.C., Ch. The vice-chairman, in presenting a P.C.R. jewel to Bro. G. H. Willcocks, expressed his regret at the absence of Bro. J. Marshall, H.C.R., who was on a visit to Ireland on special matters connected with the Order. He said that the jewel was presented by the brethren of the court to one who he had no doubt fully deserved it. It must be very gratifying to Bro. Willcocks to know that his services were so recognized, and he hoped he would live many years to wear the jewel. The vice-chairman also gave some interesting information respecting the Order, which was introduced into Great Britain five years ago last May, although it had previously existed for some years in Canada and the United States. In Great Britain £20,000 had been deposited with the insurance department of the Government, and there was a membership of just over 5,000, while the total strength of the Order was 138,500, with a surplus fund of over £600,000. He hoped that that concert, upon the success of which he congratulated the court, would be the means of adding largely to the membership. Bro. Dr. Martindale Ward, chairman of the Medical Board of the Order, was delighted to see so many earnest members of the Order in Lewisham. He was glad to be present, for if ever a member deserved such honor as had been paid that evening it was Bro. Willcocks. The Order was stronger than ever, not only in membership, but in the energy of men who could and would work for it, and was held in high estimation in the States and Canada, doing an immense amount of good. Bro. Willcocks, in returning thanks for the jewel, said that all he had done had been a labor of love. He had been C.R. of that court since it was established, and had been well supported by the other officers.

#### IRELAND.

Court Templemore, organized by Bro. John Dunlop, D.S.C.R., official organizer for Ulster, was instituted on Oct. 13th at the I. O. F. Chambers, No. 5 Royal Avenue, Belfast. The following were the first officers appointed:—C.D.H.C.R., F. W. Parkinson; P.C.R., F. Montgomery; C.R., A. Ballantyne; V.C.R., J. D. Blackburn; R. Sec., A. E. MacFarlane; F. Sec., J. C. Gilbert; treasurer, W. E. Thompson; S.W., S. K. Cochrane; J.W., A. J. McKee; S.B., J. Gregory; J.B., Robert Harvey; chaplain, Rev. J. McConnell; physician, Dr. J. S. Bryars; trustees, Bros. F. Lindsay and F. Scott. The institution and installation ceremonies were conducted by Bros. Jas. Marshall, S.D.S.C.

R.; Dr. William Gibson, H. S., and D. L. Cottrell, D.S.C.R., assisted by several of the other brethren of the jurisdiction. The greatest enthusiasm prevailed and the success of the Court is assured.

#### Dublin Going Ahead.

A most enjoyable evening was spent on Tuesday, 11th Oct., in the Y.M.C.A. hall, Sackville Street, Dublin, when the members of the Dublin courts met.

The following brethren were present: Court Downe—Bros. Gowdy, Lauder, Kelly, Campbell, Kennedy, Waugh, Adamson, Worthington, Rev. Pillor and MacDonalld; Court Dublin—Bros. Pindon, Wray, Phillips, Dillon, Poynton, Stevenson, Bryson, Crawford, Cooney, Bullock, Booth and McCracken; Court Abney—Bro. Rev. Wesley Guard, Dr. McIntosh, Kent, Loughridge and Wesley Guard, jr.

After a very enjoyable tea (thanks to Bro. Poynton for looking after this department) Bro. Pindon, the valued C.R. of Court Dublin, took the chair, and, after bidding welcome to Bro. Marshall, S.D.S.C.R., London, Bro. Rev. Jas. Cregan, H.C.R., Belfast, and Bro. Martin, Cork, H.S. for South of Ireland, addressed the brethren in a few well-chosen words with reference to the benefits of the Order, after which Bro. Rev. Jas. Cregan gave a stirring, instructive and most interesting account of the Order, and particularly dealt with the Fraternal side of the question. He, having been at the Supreme Court meeting in Canada, was in a position to give a very graphic account of the proceedings there. Every member was greatly impressed with what he heard.

Bro. Marshall then gave an address, and dealt with the financial question, which he did in a most simple and instructive manner, dealing with every little detail respecting the expenses and working of the Order. He also dealt largely with the Insurance question, and pointed out the great advantages to be derived by being a member and holding a policy in the I.O.F.

Bro. Martin, Cork, H.S. for South of Ireland, also addressed the meeting.

#### SCOTLAND.

##### RECEPTION OF MR. MONIE FROM AMERICA.

On Monday evening the members of Court Royal, Irvine, No. 2051, met in the Coffee House, to give Mr. Monie a right royal welcome on his return from attending the Congress of the Order in Toronto, Canada. The chair was occupied by ex-Bailie Armour, Chief Ranger of the Irvine Court, whilst Captain T. R. Stewart was croupier. The Chairman was supported by Mr. Chapman, Dundee, High Chief Ranger of the High Court of Scotland, and Mr. Mozart Allan, Glasgow. Amongst those present were Messrs. W. D. Tannock, H. Andross, W. Lumsden, J. Murray, Counsellor Bannatyne, R. Yule, W. Hall, J. Paterson, et al. There were also deputations from Kilmarnock, etc., who came to learn of the proceedings from across the water.

After partaking of refreshments, the Chairman proposed the toasts of "The Queen and Royal Family," and "The Navy, Army and Reserve Forces." Captain Stewart, in reply to the latter toast, said the toast was one which certainly appeals to every one in a meeting of loyal Britishers, and to none more so than Foresters,

Mr. Harry Lumsden proposed the toast of the "Supreme Court of I. O. F.," coupled with the name of Mr. Monie, a gentleman who for twenty years has done excellent work in many capacities in the Burgh. Mr. Lumsden then briefly summed up the advantages and object of the Order, after which he said it was simply a Mutual Insurance Company, which contracts with every member to insure his life at the actual risk. It may strike a person that such a thing is an impossibility, but there is no doubt about it, because the risk of insuring a man's life can be very accurately ascertained—the various tables and dates to which they can refer make it a mere matter of arithmetic. The Order charges the actual cost plus the expenses of management. In the Irvine Court the members are insured to the extent of £13,000, if that had been done by any ordinary company it would have cost £130 and a yearly 2½ per cent. on all premiums collected. This Order saves all that. (Applause.) There is another distinction between this and other orders or companies. When a person insures with an insurance company he takes the policy; there the matter ends, he has nothing to do with management. While in this order each Court has a certain number of members and each has a vote whereby he can assist in sending a representative to the High Court, which is made up of a representation from each subordinate Court. This elects a representative member to the Supreme Court which in turn elects the Executive of the Order; this is no small matter. Whilst they had the honor of electing Brother Monie as the representative in the High Court, he was elected by a large majority to be their representative at the Supreme Court in Canada. (Applause.)

Mr. Monie, who, on rising, was received with great applause, said it was a considerable pleasure to him to have his health drunk to by one who calls himself a minor star. (Laughter.) He had been asked to reply by giving his impression of the Supreme Court of the Order. This was rather a large order. (Laughter.) His first impression was that it was an Order to which none should be ashamed to belong. It is not an offensive body, but since its introduction into this country the members have often to be on the defensive, but understand, it welcomes every Order doing good work for humanity. As there were friends present from Sister Courts in Kilmarnock, Glasgow and Dundee as well as non-Foresteric friends from the Royal Burgh, he gave a resume of his trip by land and sea, and for a considerable period kept his audience thoroughly interested when he was dealing with the work of the Order, and when speaking of those into whose hands this work has been placed. He traced the history of the Order, and as this portion of his speech will interest not a few readers, we give the main points of it. About the year 1871 the American Courts of the Ancient Order of Foresters asked the Parent Court in England for permission to establish a Subsidiary High Court for the United States with a view to the more speedy adjustment of local business, but were unable to obtain the desired concession. A second application a couple of years after was similarly treated. Then separation was resolved on by the dissident Courts, and at a National Convention in June, 1874, "The Independent Order of Foresters" came into existence. That Society started out upon its fraternal mission along death assessment lines and with a somewhat crude system. It presented the problem of mortuary insurance in a

new light, however, and the very small cost at which it proposed to provide against the uncertainties of life caught the popular mind. The consequence was the rapid extension of the new Society to all parts of the United States and into Canada. But an incomplete system, hampered by national troubles and aggravated by larger death losses than could be met with, assessing the members beyond their expectation brought disaster on the young Order, but in 1881 the R. W. High Court of Ontario met and recognized the whole system and incorporated it, giving it a legal standing in the country. The plan of monthly payments in advance was adopted, and this proved a tower of strength to the Order. So well did Dr. Oronhyatekha and his colleagues plan and act that in less than six months the tide which threatened to engulf the Order was turned, and ever since it has advanced with gigantic strides, so that to-day it is an object of admiration as well as of envy to the whole fraternal world. What will be most interesting to those who are not yet members of the Order will be a statement of its benefits. These are (1) Insurance at a moderate rate for sums of £100, £200, £400, £600, £800 and £1,000 in monthly payments; (2) Total or Permanent Disability Benefit of £50, £100, to £500, in addition to relieving the member from all further payments to the Order; (3) Old Age Benefit Premium, paying ceasing at 70 years of age; (4) Old Age Total and Permanent Disability Benefit: when a member reaches the age of 70 he shall receive one-tenth of the amount of his policy for ten years, should the member die before this is exhausted the remaining amount will be paid to his relatives; and not the least, the enjoyment of fraternal benefits. Bro. Monie, in conclusion, spoke on the manner in which the business of the Order was conducted, and made quotations from the Trans-Atlantic press in support of his statements. Mr. Monie was frequently applauded during the delivery of his address.

Before sitting down, Mr. Monie said that whilst in Canada his mind ran much on home and his own Court particularly, and he felt, on seeing a handsome article in a window, that he should like to possess it, so as to give to the members as a slight token of his esteem for the many kindnesses he had received from them. So he secured it, and he now asked the Chair to accept an emblem of authority. He then handed Mr. Armour a handsome ebony silver-mounted gavel, which Mr. Armour, on behalf of the members, heartily accepted.

In reply to other toasts, Mr. Chapman, Mr. Allan, Mr. Tannock, and others spoke. "For the Strangers," Mr. John Monie, Catrine, replied in a mirth-provoking speech.

During the evening songs were given by Messrs. John Paterson, Wm. Hall, Manson and Lumsden. Mr. Hall rendered two of the songs which were sung at the opening of the Temple Buildings in Ontario, the one in "In L. B. and C.," a Forester's song, and the other "For Queen, Flag and Country," a patriotic song which is sure to be heard again in the Royal Burgh during the coming winter.

The proceedings closed by a vote of thanks to the chairman and croupier, after which the company sang "Auld Lang Syne."

#### WALES.

At the Court meeting held on the 19th Sept., 1898, of Court Carnarvon, No. 2027, Carnarvon,

North Wales. The ordinary Court business being ended it was unanimously resolved on the motion of Bro. Counsellor W. Hamer, J.P., C.D.H.C.R., seconded by Bro. David Hughes, C.R., "That this Court express their regret at losing the services of Bro. Captain H. E. White, P.C.R., owing to his change of residence to Bristol. Bro. Captain H. E. White (who was a charter member of Court Carnarvon and held the office of Chief Ranger for three successive years) has been a faithful member and a mainstay of the Court in Carnarvon. We wish him long life and every happiness in his new home and beg to commend him heartily to the brethren in Bristol."

Bro. D. Hughes, C.R., in making the presentation, expressed the regret of the Court at losing the services of Bro. Captain White, who was one of the founders of the Court.

Bro. Captain White in reply said that he had always worked for the good of the court and Forestry, in general, and hoped to be able to do so in Bristol. He wished success to Court Carnarvon and urged on the brethren the importance of obtaining new members, and in conclusion wished all good-bye.

It was unanimously resolved on the motion of Bro. Counsellor William Hamer, J.P., C.D. H.C.R., seconded by Bro. R. H. Jones,—"That this Court begs to congratulate Bro. R. O. Wynne Roberts on his appointment as City Engineer of Capetown. The court have always found Bro. R. O. Wynne Roberts a faithful Forester and beg to commend him to the brethren in Capetown with earnest wishes for his further success in life."

## Companion Courts.

### ONTARIO.

#### LADY COMPANIONS AT HOME.

The "At Home" held under the auspices of Court Deseronto, No. 40, I.O.F., on the evening of Friday, 21st inst., was a great success. There was a great war of the elements outside, but within their hall sociability and joviality reigned supreme. Over three hundred visitors were present, good evidence of the popularity of the court. Bro. James Stokes was called to the chair, and after an opening ode, gave a capital opening address which was followed by a duet by the Misses Cannon, a potato solo by Mr. Bateman, mouth organ selection by Earl Parks, recitation by Miss Pearl Black, selection of stirring waltzes on the accordion by James Baird. The drawing for the handsomely designed quilt followed. Reuben Morrison, with ticket 435, secured this valuable article. Ella Wert, ticket 6, secured the china cup, saucer and plate; L. Wrightmyer, ticket 82, drew the berry dish. The drawing over, Bro. Stokes had the pleasure of presenting Mrs. Andrew Jamieson, who had sold 135 tickets, the largest number, with a valuable Forestric pin, donated by Bro. Stokes; Mrs. L. Foote, who had sold 116 tickets, was also presented with a beautiful pin, donated for the purpose by the court. Cake and coffee were then distributed in great profusion. S. Russell, M.P.P., having been installed into the chair, the second part of the programme followed. Earl Parks again showed his dexterity on the mouth organ, little Miss Black a capital recitation, James Baird accordion selection of Irish airs, instrument at solec-

tion by Miss Cannon, reading and vocal solo by Mrs. Druce, violin selection by Mr. Bateman, and address by Mr. Russell. The whole closed by all singing the national anthem. Court Deseronto has now forty-five members, has since its formation a year ago paid out \$103.66 in benefits, and has over \$80 in the treasury. The event realized about \$40.

QUEBEC.

A court composed exclusively of ladies was inaugurated in the Beaman Hall, St. Catherine street, Montreal, Monday night, 17th Oct., under the auspices of the organizer, Mr. P. N. Breton. Among the invited guests were Mrs. C. E. Prince, Chief Companion, of England, and Supreme Vice Chief Ranger, Mr. Victor Morin.

The new officers are as follows : Companion Honorary President, Mrs. Raymond Prefontaine; Companion Deputy, Mrs. Victor Morin; Chief Companion, Mrs. J. B. A. Alarie; Past Chief Companion, Mrs. F. S. Mackay; Vice Chief Companion, Mrs. Dr. J. Poupart; Recording Secretary, Mrs. Jacques-Dubault; Financial Secretary, Miss Victorine Morin; Treasurer, Mrs. F. C. H. Barcelo; Orator, Mrs. A. Gosselin; Senior Woodward, Mrs. A. L. Levesque; Junior Woodward, Mrs. G. Le-grande; Senior Beadle, Mrs. E. Montet; Junior Beadle, Mrs. E. Leveille.

Finance Committee—Mrs. A. Pellerin and Mrs. C. N. Fortin.

Syndics—Mrs J. A. Porlier and Mrs. M. J. E. Drolet.

The Medical Officer is Dr. C. T. Lamoureux, 80b St. Hulbert street.

After the installation speeches were made and refreshments enjoyed. The new court was christened Court Mance, and it will meet on the second and fourth Tuesdays.

WASHINGTON.

The Companion Courts are doing well, tidings coming in from Court Washington, of Spokane, and a new Court that is being organized at Tacoma. Court Red Clover, No. 180, of Seattle, gave a high class and well attended entertainment on September 16th. The H.C.R. was present and enjoyed himself hugely.

Official Circular No. 2.

OFFICE OF THE EXECUTIVE COUNCIL,  
TORONTO, 1st November, 1898.

To ALL COURTS.—Attention is again directed to paragraph 7 of official Circular No. 1, issued September, 1898, and erroneously numbered 16, requesting the Recording Secretary of each court within the entire jurisdiction to send to the Supreme Secretary his full post office address. We trust this will be done in every instance before the 1st December.

With reference to paragraph 3 in Official Circular No 1, relative to the Extension of the Order Tax, although the Constitution and Laws as amended contemplate that relief from the payment of the tax should apply to the calendar year in which the new beneficiary member is secured, yet you will be pleased to learn that dispensation has been granted so that all new beneficiary members secured during December will be applied to the credit of the members securing them for the year 1899.

Any member, therefore, who will secure during the month of December one new beneficiary member will have his Court dues reduced to the extent of his Extension of the Order Tax and the Court will be relieved from the payment of the Extension of the Order Tax for such member for the year 1899.

The Executive Council sincerely hopes that each worker in the Order will help to make December, 1898, the record month for the I.O.F. by earnest effort to secure one new beneficiary member during that month.

By order,

ORONHIYATEKHA,

Supreme Chief Ranger.

JOHN A. MCGILLIVRAY,

Supreme Secretary.

PRIZE COMPETITION RESULTS.

The results of the competition for prizes for securing new members during the months of May and June last have been tabulated, and the prizes are being sent out as rapidly as possible. Many of the prize winners who are entitled to a choice of prizes have not yet notified the Supreme Secretary which prizes to send. The delivery of the prizes in these cases will be delayed until the winners exercise their option, which should be done at once and notice of the choice made sent to the Supreme Secretary.

Included in the list of prizes offered for competition were three to High Court jurisdictions, namely, first and second prizes for percentage of net gain in membership during the competition period, and a special prize for the largest net gain of over one thousand. The following table shows that Prince Edward Island won the first prize for percentage, and the Northwest Territories the second, while the special prize was not earned. Quebec, although not a prize-winner, is to be congratulated as having made the largest net gain in membership, with Michigan as a good second; while Wisconsin rubs elbows with the percentage winners.

The organizing officers who succeeded in winning prizes for their work were Bros. W. R. Gillette and Robert Kidney, whose records were practically equal, and who receive prizes of the same value.

The following table shows the net increase and the percentage of that increase during the period of competition :

Jurisdiction.	Net Increase.	Percentage of Increase.
California .....	192	2.44
Colorado and Utah.....	19	7.30
Illinois.....	174	3.44
Indiana.....	25	1.37
Maine.....	112	3.90
Manitoba.....	69	3.10
Michigan.....	333	2.60
Minnesota.....	103	2.60
Missouri and Kansas....	6	.50
Nebraska.....	3	.83
New Jersey.....	92	2.25
New York.....	237	1.98
North Dakota.....	18	.85
Northwest Territories...	77	8.96
Nova Scotia.....	87	2.80
Ohio.....	274	4.25
Ontario (C.).....	188	1.83
Ontario (E.).....	136	1.35
Ontario (W.).....	164	1.24
Pennsylvania.....	54	4.04

Prince Edward Island . . .	133	11.43
Quebec . . . . .	375	3.09
Washington . . . . .	16	2.07
Wisconsin . . . . .	180	7.36
Great Britain and Ireland	244	5.75

### An Appreciative Prize Winner.

Bro. E. C. Price, of Court Cahokia, No. 3165, writes the Supreme Secretary as follows:

"I received the 29th inst. per express from Chicago the beautiful lamp won by me in Prize Competitions for May and June last.

To say I am well pleased with this prize would express it very mildly. I consider myself well paid for the extra efforts I put forth during those two months, and you can rest assured I will continue in my efforts to help Forestry along in these parts.

Thanking you very much for this beautiful prize, etc."

### Royal Foresters' Parade.

Temple Encampment, No. 60, of the Royal Foresters, Toronto, held their annual church parade on Sunday, October, 16th, to the East Presbyterian Church, Oak St.

The *Mail and Empire* says: "The members of Encampment assembled at the Temple to the number of 200, and shortly after 2.30 the procession was under way and proceeded via Richmond, Yonge, Carleton and Parliament streets to the church. The procession was led by Capt. Jas. Gorrie. Following him was the drum and bugle band, then the Royal Foresters in the beautiful uniform of the Order. The members of the Supreme Chief Ranger's staff, in their uniforms of black, resplendent with gold epaulettes, sashes, belts and braid, came next, and last came the members not in uniform. With nodding plumes and gorgeous costumes the procession made a brilliant spectacle, and was viewed by a large concourse of people scattered along the route.

#### THE OFFICERS PRESENT.

The staff officers present were: Harry Collins, Supreme Treasurer of the Order; Chas. C. Whale, Supreme Organizer; D. Rose, Jas. H. Gilmour, L. H. Luke, Jas. Casey, W. W. Dunlop and Dr. Rose. Other officers present were: Col. Stone, commander of the Encampment; Lieut. Geo. Semple, Lieut. Geo. Rose, Lieut. H. J. Geiger, Sergt.-Instructor Knox, Bugle-Major Cuthbert, who commanded the band, assisted by Sergt. Norton.

When the procession arrived at the church a large congregation had assembled. The services were conducted by Rev. Elliott S. Rowe, pastor of Euclid Avenue Methodist Church, assisted by Rev. Ed. Witcher, lecturer at Knox College and interim pastor of Oak Street Church. Mr. Alex. M. Gorrie was the musical director, and Mr. Edmund Hardy, Mus. Bac., organist. The Parkdale Male Quartette, Mr. Gorrie, Mr. Arthur Blight, Mr. Geo. Durkie, jr., Mr. Robt. Wilson, sang as an anthem, "My Weary Soul a Rest Hath Found," and gave the hymn a beautiful and impressive rendering. During the offertory a solo and quartette, "The Wayside Cross," was sung with equal expression and effect.

#### THE SERMON.

Rev. Mr. Rowe preached a powerful sermon upon the meaning of and need for fraternity and

the ultimate purpose of brotherhood as it related to society at large."

The *Toronto World*, speaking of the special features of the parade, says: "The second public appearance of the Royal Trumpeters, whose playing is already a matter of International repute, was one of these, and the uniformed corps under command of Col. C. A. Stone was another. A more attractive sight than the two in conjunction offered has seldom been seen on Toronto streets. The uniforms, with their mixture of white and red facings on a ground of navy blue; the helmets with their white and scarlet plumes, the rich gold braid and ornamentations of the officers, and, above all, the striking attitude of wearing the sword—barely, and with the blade held by both hands across the shoulder—made a picturesque and fascinating parade. The marching, too, was equal to that of any troops that have paraded in Toronto this long time past."

### Acknowledgments.

Mrs. Ora A. Wigle wishes to convey her sincere thanks to the Chief Ranger, officers and members of Kingsville Court, No. 9, Independent Order of Foresters, for their expressions of sympathy in her bereavement sustained by the death of her husband the late Dr. F. A. Wigle.

She also thanks the members of the Court for their sympathy and kindness to her husband during his extended illness. And at his funeral for the gracious benevolence of their noble and worthy Order of Brotherhood.

Dated July 30th, 1898.

FERGUSONVALE, Oct. 31, 1898.

To the Executive Council, I.O.F., Toronto:

Permit me through you to express my most grateful thanks for the prompt manner in which you paid my sick benefit claim, amounting to \$53.65. Furthermore, through the columns of THE INDEPENDENT FORESTER I desire to testify to the kindness and brotherly attention I have received from the officers and members of Court Cedar Grove, No. 1,014, during my illness.

Wishing the noble Order God speed and prosperity in its benevolent work,

Yours in L., B. and C.,

JAS. S. RICHARDSON.

TOLEDO, O., Oct. 6th, 1898.

The Executive Council:

GENTLEMEN,—Kindly accept my heartiest thanks for the very prompt payment of \$1,000, the amount of certificate held by my husband, Robert Monks, who was a member of Court Fort Meigs, No. 759.

MRS. BRIDGET MONKS.

COURT BANNER, No. 360,

CLEVELAND, O., Oct. 28, 1898.

ORONHYATEKHA, M.D.,

Supreme Chief Ranger.

DEAR SIR AND BRO.—Enclosed find receipt for draft No. 11,004 for \$1,000, which was paid to the widow of our late Bro. J. Sweeney.

Mrs. Sweeney sends her best regards, and thanks the I.O.F. for the prompt payment of the Mortuary Benefit on the life of her deceased husband.

Yours in L., B. and C.,

CHARLES FIN,

Recording Secretary.



### An Opinion from Chicago.

The following is what a leading financial paper of Chicago says of fraternal insurance in general, and of the I.O.F. in particular:—

“So much has been said and written concerning the advisability of life insurance in general that nothing requires to be added. But in the exploitation of ordinary insurance and the re-terminations of “mutual” and “old-line” companies, the special advantages of fraternal benefit insurance have been to a great extent overlooked. Yet these advantages are solid and undeniable, as a little consideration must, we think, demonstrate. For is it not better and much more satisfactory to any man to know that in the event of his death his loved ones will be cared and provided for by his sworn brethren, than to leave them to the mercy of a soulless corporation, without sentiments or bowels of mercies?”

“There are many societies which exist for the express purpose of fraternalism and mutual help, among which none hold a higher place than The Supreme Court Independent Order of Foresters of world-wide reputation. This remarkable organization was founded in 1874, at Newark, N.J., and in the intervening years has grown to enormous proportions, numbering its adherents by hundreds of thousands, drawn from every part of the United States, Canada, Great Britain and Ireland. As regards the particular benefits offered to the average man who works for a living, the principal one and that with which we have to deal here, is low-priced insurance. For two cents per day and upward, according to age at entry, \$1,000 insurance may be had. The cost of admission to the Order varies from \$7 to \$11, and the medical fee is \$1.50 for \$500 to \$1,000; \$2 for \$2,000 to \$3,000; and \$3 for \$4,000 or \$5,000. Payments are made monthly and at fixed amounts, so that there is no uncertainty. The general fund for the payment of expenses is limited by law and kept strictly separate from the relief and mortuary fund. No premiums are payable after the 70th birthday.

“The substantial benefits conferred by membership in the Order comprise the following, in addition to social and fraternal privileges: Free medical attendance; total and permanent disability benefit of \$250, \$500, \$1,000, \$1,500, \$2,000 or \$2,500, and sick benefits of \$3 to \$5 per week. In case of death the policies range from \$500 to \$3,600, and a funeral benefit of \$50 is paid at once.

“At the age of 70, when a member ceases to pay, he may each year thereafter draw from the Order one-tenth of the amount of his policy until the full amount is drawn; or in case of death before full amount is drawn, the remaining portion goes to his beneficiaries. Or he may elect to take one-tenth of his policy so long as he lives, no matter how long, and at death \$100 for funeral benefit.

“Commencing on Oct. 1, ladies are admitted upon the same conditions and terms as the men, only that they are confined to separate courts of their own, called Companion Courts, and not admitted into courts with the male members; nor are they allowed sick benefits, except by their local courts.

“The record of the Order for the last twenty-four years is a most honorable one. During that time they have paid out in mortuary, disability, sick and funeral benefits the enormous sum of

\$5,596,294.06, and their accumulated surplus, up to the 1st of Oct., amounts to \$3,035,829.14.

“The headquarters of the Order are in Toronto, Canada, and they have special branches in the United States, England, Ireland and Scotland. The American office is located in Chicago, at 6436 Kimbark Avenue, the business here being in the hands of Mr. A. E. Severson. We have not space here to dwell upon the social features of the Order, which are undeniable; but as regards low-priced and reliable insurance combined with brotherly sympathy and commiseration we have no hesitation in saying that The Supreme Court Independent Order of Foresters has no peer on the face of the earth.”—*Banker, Merchant and Manufacturer.*

### The New Suicide Law.

The Supreme Physician in his report says: The number of deaths from suicide appears to be on the increase, and in most of these cases it is claimed that the members were insane previous to the act; although, had they not committed suicide, very few of them would have been considered insane by their relatives. Still, the beneficiaries put in a claim for the insurance, and if the same is resisted will appeal to law for the payment of the same, and in most cases the jury is apt to decide in favor of the plaintiff on the ground that the deceased was insane.

The amendment to the Constitution and Laws recommended at this Supreme Court session, and adopted by The Supreme Court, should remove all difficulties in settling such claims and should be satisfactory to the beneficiaries.

For the benefit of members wishing to know their exact rights, we print the law as it appears in the revised Constitution and Laws:

258. (1) Except as provided in sub-sections two and three of this section, the contracts for Benefits undertaken by The Supreme Court do not include assurance against self-destruction or suicide, whether the member be sane or insane.

(2) Any member of the Order who commits suicide shall *ipso facto* void all his Benefit Certificates and *ipso facto* forfeit all benefits whatsoever, which his beneficiary or beneficiaries, heir or heirs, or personal representative or representatives, would otherwise have been entitled, under the Constitution and Laws of the Order, to receive from The Supreme Court or from any branch of The Supreme Court; provided always that the Executive Council shall pay to the beneficiary or beneficiaries, heir or heirs, or personal representative or representatives of the deceased, as the case may be, the amount provided in sub-section three of this section, such amount being dependent on the amount of the Mortuary Benefit held by the member at the time of his death, and on the length of time he shall have been continuously in “good standing” in the Order immediately preceding the date of his suicide; provided always that, if the deceased member had at any time increased his Mortuary Benefit, the amount payable on such increased Mortuary Benefit shall depend on the length of time he shall have held the said increased Mortuary Benefit and on the length of time he shall have been continuously in “good standing” in the Order.

(3) (a) If a member commit suicide within three years from the date of his last initiation or last reinstatement in the Order, the amount payable to

his beneficiaries, heirs or personal representatives shall be *one-thirtieth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(b) If a member commit suicide after *three* years and under *five* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-twentieth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(c) If a member commit suicide after *five* years and under *seven* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-fifteenth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(d) If a member commit suicide after *seven* years and under *nine* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-twelfth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(e) If a member commit suicide after *nine* years and under *twelve* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-tenth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(f) If a member commit suicide after *twelve* years and under *fifteen* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-eighth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(g) If a member commits suicide after *fifteen* years and under *eighteen* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-sixth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(h) If a member commit suicide after *eighteen* years and under *twenty-one* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-fifth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(i) If a member commit suicide after *twenty-one* years and under *twenty-four* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-fourth* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(j) If a member commit suicide after *twenty-four* years and under *twenty-seven* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *one-third* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(k) If a member commit suicide after *twenty-seven* years and under *thirty* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or

personal representatives shall be *one-half* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(l) If a member commit suicide after *thirty* years and under *thirty-three* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *two-thirds* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(m) If a member commit suicide after *thirty-three* years from the date of his last initiation or last reinstatement in the Order, the amount payable to his beneficiaries, heirs or personal representatives shall be *three-fourths* of the amount of his Mortuary Benefit remaining unpaid at the date of his suicide.

(4) If, however, it be established to the satisfaction of the Executive Council that the deceased member at the time of his self-destruction or suicide was insane, having in his lifetime been adjudged by legal authority to be insane, and if it be established to the satisfaction of the Executive Council that the insanity was not due to nor caused by the intemperance, immorality, evil habits or misconduct of the deceased, then the Executive Council in addition to the benefits provided in subsections *two* and *three* of this section, may donate to such of the widow or children, or dependents, or beneficiaries of the deceased, as they may think proper, a sum not exceeding in the aggregate the amount which would have been due as Mortuary Benefit on the death of the member if he had not committed suicide. The Executive Council shall be the sole judges of the propriety of making any donation whatsoever and to whom the donation shall be made, their decision in all such cases shall be final.

(5) If a member attempts to commit suicide such member shall *ipso facto* stand suspended from the Order; provided that if it be established to the satisfaction of Supreme Chief Ranger or the Executive Council that the member had been adjudged by legal authority to be insane at the time he attempted to commit suicide, the Supreme Chief Ranger may remove the suspension.

### A New Hazard.

"While attending a theatre in New Orleans last Sunday night, William Dauphine got into a violent fit of laughing over the performance. The laughing soon developed into convulsions, and an ambulance was summoned, but Dauphine expired in the foyer of the theatre before it arrived. Death is supposed to have been caused by heart disease."

The above item moves *The Guardian* to observe: "If this thing keeps on we shall find questions in the application blanks of accident companies like these: 'Are you apt to laugh at a joke?' 'Do you prefer serious or humorous plays?' 'When laughing do you giggle and gurgle quietly, or do you yell and whoop like an Indian.'"

### Obituaries in the West.

(From the *Kansas City Star*.)

"We," remarks a Missouri editor, "are getting a little tired of this life insurance business. When a man dies nowadays the first thing they ask is:

'Was he insured, and for how much?' The papers also generally wind up the obituary notice with the amount of insurance. Soon the obituary notices will read something like this: 'Peter Jones died and left a wife and two children. Loss fully covered by insurance.' Or, if the deceased is not insured, it will read about as follows: 'John Smith is dead. He leaves a wife. Total loss; no insurance.'

### Fraternity.

From an address on fraternal orders by Hon. John Sullivan, of Kansas City, Mo.:

"Our order and kindred associations are doing a marvellous work for humanity. As a fraternal organization it makes a practical example of the brotherhood of men; it exemplifies the teachings of the Good Book. Man through the instinct planted in his breast fraternizes naturally. It is a law of nature that like is attracted to like. The elephant draws to the elephant, the herd of wild horses are found on the prairie, the tribe of moneys is found in the dell. Man in his earliest stage was found in caves banded together against their common enemy, wild animals; next in small tribes as wanderers; next in clans with semi-permanent abode: then in a more perfect state of fixed abode and national existence with laws based upon man's inherent gregarious instinct. The philosopher of old said a man who would live alone was either a beast or a god. Man's innate desire for organization has been demonstrated from earliest ages. The order of the Achemian Devotees of Ceres almost antedates history. The various orders formed during the Crusades demonstrated this strongly. The many guilds of trade during the middle ages, the Count De Winton, Lord Evans and other societies of England, Free Masonry, Odd Fellowship, Pythianism, and the many fraternal beneficiary organizations of the day, all go to show that God in creating man intended he should be a brother to his kind. The rhymster has said that man's worst enemy is man. A noted writer on statecraft has said that the chief function of government was to prevent man from doing injury to man. Our order in its lodge rooms teaches man to love his fellow man. It teaches him to be sympathetic in the hour of distress of his neighbor, to visit him during the hour of sickness, to extend a helping hand to the afflicted family. No man is so strong or so fortunate but that he experiences hours when human sympathy and cheer only can comfort. Our order is based upon the principle that society has an interest in the individual and that the casualty which to the individual would be overwhelmingly disastrous when shared by the many is but an incident. The melancholy sight of a family young and helpless bereft through death of the father, whose savings are swept away during his sickness, left in deep bereavement and with want actually staring them in the face. Thus comes the great proportion of pauperism and crime of the land. It is the empty cupboard, the cheerless kitchen, the fireless hearth, that drives the helpless mother to despair. The angel of love meets the black-winged angel of crime and has a great fight in that little household one day, but the empty bread tray was too much and the black-winged won, and a young family of boys went out into the streets away from a mother's care, and vice and crime soon possessed their little souls.

"With the massing population to-day into our large cities, the crowding everywhere, the problem of maintenance of that per cent. of families who, becoming bereft of the father, are indigent, is engaging the attention of the brightest minds of the day. One of the last public acts of the illustrious Bismarck was the pushing through of that famous national enactment of Germany requiring every man in the German Empire where his income was below a certain sum to pay a certain weekly stipend into the governmental fund. In the event of his sickness ten days after the governmental physician issues certificate of such sickness he begins to draw a certain daily stipend, which in the event of continuance of said sickness is increased in ten days more. In the event of death the family receives a fixed amount. Thus that family is provided for and does not become a public charge. Switzerland has a like provision.

"In America the good sense and rare intelligence of our people is solving this problem at their own volition through the various fraternal orders of our land.

"Provide to-day for to-morrow. St. Paul said, 'He who provideth not for his family is worse than an infidel.' With the low cost of life protection to-day it is criminal negligence for a man of small means to neglect to protect his young and growing family by a certificate in one of our fraternal orders. He must indeed be an icy creature. One of these fellows whom if you rammed Mt. Vesuvius when in its highest state of eruption down his throat would nevertheless in half an hour vomit slush ice! Thirty or forty men die to the one house that is burned, yet the man among you who would let his house go uninsured would be considered exceedingly rash. Yet, how much greater calamity to a family the loss of the father than the loss of a house. A man dying to-day is responsible for the existence of and leaving a young helpless family unprovided for in this wise—cannot but feel his memory among his neighbors will be one of melancholy pity to friends and of unfavorable comment among all others. You die and go up into the happy realm and take up your residence in a marble mansion by the seashore, walk upon those golden paved streets, ride in silver chariots drawn by milk-white steeds, warm yourself at evening by mahogany lighted fire, as you draw your silken robes about your limbs, and those sweet, soothing chimes are lulling you to sleep. You rascal! The picture of that frail, devoted mother left behind going out to plant corn, pitch hay, to cut fodder; little girls with hoes in their hands in the hot, blistering sun, their thin, wan, pale faces with deep sunken eyes turned up toward you, will haunt you in your dreams and harass your waking hours. All your neighbors may have gathered at your funeral, and shed tears for the good qualities you may have otherwise possessed; the minister may have told you few virtues in phrase so poetic and rosy-hued; the choir may have sang like angels, but as the poor, unprovided-for family returns tear-stained to that home, destitute of flour and meat, a record is made on high, 'good soul wanted badly to come up here, but life was an ignominious failure.' I know you are excusing yourself now by saying your pocket-book nerves are vibrating with anguish in their emptiness, but you free, proud American citizen, you had no business taking that sweet girl wife away from a loving father and mother's home where she had all necessary comforts, to share your hard lot, to bear to you those

bright children, which is all you have to cheer you, unless you are willing to make sacrifices for them. Yielding up your tobacco pouch will alone pay the 80 or 90 cents per month necessary to carry \$2000 protection for your loved ones. While you are alive you will in some wise find bread and meat for the family, then come crops good, bad or indifferent you can go to sleep at night feeling that should early death be your lot, the family will receive two or three thousand dollars from the order, there will be a lodge of good men, friends tried and true, whose duty it will be when you are gone, to visit, advise, cheer and comfort the family and see that whatever its calamities, want shall never be its lot. What a boon to humanity!"

### The Proscribed Territories Clause.

Before members allow the restlessness that is now prevailing in America to take them to the Klondike or the China Seas they would be wise to enquire whether their case does not come within the following Section.

#### THE PROSCRIBED TERRITORIES CLAUSE.

259. (1) No beneficiary member shall reside in the West Indies, nor in North America south of the *thirty-eighth* parallel of North latitude, nor in any other portion thereof nor in any other place or country which shall have been proscribed by the Executive Council for a longer period than *thirty* days without a special Permit from the Supreme Chief Ranger, countersigned by the Supreme Secretary, and the seal of The Supreme Court affixed, and without paying such additional rates of assessments as may be determined upon by the Executive Council, except in such localities where Courts have been organized under the provisions of Section *forty-nine*, sub-section *two*, of the Constitution and Laws of the Order.

(2) In case a beneficiary member resides in any proscribed territory for a longer period than *thirty* days without the Permit or without paying the additional rates provided for in sub-section *one* of this Section, in the event of death or disability while residing in such territory, or caused directly or indirectly by residing in such territory, he, or his beneficiaries, heirs, or personal representatives, as the case may be, shall be entitled to such proportion only, of the whole amount of any Benefit of the Order, payable under his Benefit certificate or provided in the Constitution and Laws of the Order, as the rate of monthly Mortuary assessment he was paying at the time the cause of the disability or death arose, bears to the rate of monthly Mortuary assessment he should have been paying.

(4) Any beneficiary member of the Order removing from one country to another and having his fixed place of abode therein for a longer period than *twelve months*, shall, from and after the expiration of the first *twelve months*, *ipso facto* be required to pay and shall pay in the currency of such country, the rates of assessments, dues, fees, taxes and fines, prescribed for such country by the Constitution and Laws of the Order or by the Executive Council; and in like manner any benefit that may accrue and become due to such member, or to his beneficiaries, or heirs, or personal representatives, shall be paid in the currency of such country or its equivalent in value, according to the schedule provided in Section *two hundred* and

*thirty-three*, sub-section *two*, of the Constitution and Laws of the Order.

(5) The Supreme Chief Ranger may in his discretion at any time, temporarily suspend wholly or in part the operations of the provisions of this section.

### CALIFORNIA.

SANTA BARBARA, CAL., Oct. 29, 1898.

Dr. Oronhyatekha, Supreme Chief Ranger :

DEAR SIR AND BROTHER,—I take great pleasure in calling your attention to the remarkable increase in membership of our Court during the past month.

The recent session of the High Court in this city, accompanied by a delegation of the Royal Foresters and Court Malachai Princes of the Orient, from Los Angeles, was indeed a revelation to the citizens of this city and aroused considerable enthusiasm.

Then, in order to "strike while the iron was hot," D. S. C. R. Bro. E. A. Mack remained here for another week, and it is due to his untiring efforts, ably assisted by members of the local Court, that we have doubled our membership within the short space of two weeks. Brother Mack gave the obligation to 25 new members before leaving, and last evening we held a rousing meeting at which ten new applications were handed in.

And the wives of our members rose to the spirit of the occasion and provided us with a sumptuous banquet at the close of our meeting, to which nearly one hundred people sat down and toasted prosperity to our Order.

Now that we have "the ball rolling," we shall make every effort to reach a membership of one hundred before New Year.

Yours in L. B. and C.,

G. W. BATES,  
Chief Ranger.

### Guide-Posts to Success.

The elder Baron Rothschild had these rules posted upon the walls of his bank :

Shun liquors ; dare to go forward ; never be discouraged.

Never tell business lies ; be polite to everybody ; employ your time well.

Be prompt in everything ; pay your debts promptly ; bear all troubles patiently.

Do not reckon upon chance ; make no useless acquaintances ; be brave in the struggle of life.

Maintain your integrity as a sacred thing ; never appear something more than you are ; take time to consider, then decide positively ; carefully examine into every detail of your business.

### Free to Foresters.

Your name and address on a postal will bring you a neat book containing valuable information about patents. GEORGE OLTSCHE & CO., International Patent Solicitors, SOUTH BEND, IND.

Supreme Secretary's Statement for the Month of October, 1898.

Delinquent Courts who have not paid their September Assessments.

Name of Court.	No.	Name of Court.	No.
Green County.....	733	Big Timber.....	3084
Cornell.....	3834		

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

Courts Reinstated since last Report.

Name of Court.	No.	Name of Court.	No.
Applegate.....	426	Grafton.....	752

Receipts, October, 1898.

No. of Members.	Jurisdiction.	Mortuary Benefit Assessm <sup>ts</sup>	S. & F. Benefits.	General Fund.	No. of Members.	Jurisdiction.	Mortuary Benefit Assessm <sup>ts</sup>	S. & F. Benefits.	General Fund.
1021	British Columbia..	\$ 1189 86	\$ 77 61	\$ 71 00	1938	New England.....	\$ 1813 99	\$ 692 89	\$ 146 00
8295	California.....	10753 10	152 47	243 53	4317	New Jersey.....	4361 35	56 29	111 75
10529	Central Ontario....	10811 79	1278 81	324 85	12551	New York.....	13178 85	835 37	397 25
281	Colorado with Utah annexed.....	456 58	9 91	10 00	2119	North Dakota.....	2446 40	69 02	43 00
10300	Eastern Ontario....	10531 93	983 11	230 50	935	North'n Minnesota	1073 67	101 74	27 25
5556	Illinois.....	6006 99	58 85	239 25	916	N. W. Territory....	956 49	69 91	53 25
1927	Indiana.....	2241 03	8 42	43 00	3184	Nova Scotia.....	2817 10	276 65	46 75
664	Iowa.....	804 47	1 48	18 25	6873	Ohio.....	7136 72	120 02	204 75
2939	Maine.....	2582 44	792 69	112 50	13381	Ontario.....	13313 03	2497 94	350 75
2311	Manitoba.....	2481 55	219 63	26 50	1141	Pennsylvania.....	1887 11	37 08	46 50
13395	Michigan.....	13156 87	994 72	539 75	1307	Pr. Edward Island.	991 95	29 00	15 00
3100	Minnesota.....	3585 43	7 04	49 75	13131	Quebec.....	14680 35	4253 22	334 24
1072	Missouri with Kansas annexed.....	1468 40	9 21	42 35	798	Washington.....	1100 54	16 89	27 50
441	Montana.....	675 43	16 38	1 00	2659	Wisconsin.....	3106 48	29 65	131 25
382	Nebraska.....	409 17	2 98	17 09	180	S. C. Jurisdiction..	311 91	3 23	10 50
5730	New Brunswick....	5431 56	961 96	151 59	4837	G. Britain, Ireland and Norway.....	6519 27	31 56	313 49
	Received on account of Fire Insurance.....						309 42		
	" " " Taxes.....						307 83		
	" " " Sundries.....						200 00		
	" " " Organizing and other accounts.....								1834 74
	Grand Total.....			138,833			\$149,558 03	\$14,717 12	\$6,310 67

Recapitulation.

RECEIPTS.	CONTRA—CR.
For Mortuary Benefit Fund.....	\$149,558 03
" Sick and Funeral Benefit Fund.....	11,717 12
" General Fund.....	6,310 67
Total.....	\$170,585 82
By Cash remitted Supreme Treasurer.....	\$170,585 82

Supply Account.

Received on account of Supplies.....	\$ 635 59	Remitted same to Supreme Treasurer.....	\$ 635 59
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Investment Account.

Received on account of Principal on Loans...\$20,023 76	Remitted same to Supreme Treasurer.....	\$20,023 76
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Submitted in L., B. & C.,

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for October, 1898.

Mortuary Statement.

RECEIPTS.

To Balance as per last Statement.....	\$2,899,264 56
" Supreme Secretary.....	148,740 73
" Received on account of Fire Insurance..	309 42
" " " of Taxes.....	397 83
" " " of Sundries.....	200 00
	\$3,018,022 59

Paid to Beneficiaries of late Brothers—

Chas. H. Bowker..... Court Flint, 239.....	\$2,000 00
Arch. Finlayson..... " Duluth, 721.....	\$36 74
Joseph Boisvert..... " Tomahawk, 1935 ..	1,000 00

Marcell C. Richter... Court Sycamore, 3901....	2,000 00
John Lee..... " Billing's Bridge, 670	1,000 00
George A. Laird..... " Artic, 762.....	1,000 00
Chris. F. Schenerle .. " Wissahickon, 3785.	2,000 00
I. P. Mantel..... " Ia Belle, 851.....	2,000 00
Wm. W. Banfill..... " Pilot, 1956.....	1,000 00
Thomas Rowland.... " Delphus, 1894.....	1,000 00
C. S. Grissol..... " Macon, 1852.....	2,000 00
Pierce Paquette..... " Plessissville, 1512..	500 00
F. W. Ford..... " Revera, 881.....	1,000 00
Charles J. Merrill .. " World, 3684.....	3,000 00
Joseph Wm. Fletcher " Beaufit, 3i33.....	2,000 00
Millard F. Brown... " Ashtabula H'r, 631	1,000 00
William L. Hine..... " Los Angeles, 422..	1,000 00
Fred J. Yockey..... " Valley, 232.....	1,000 00
W. M. Patterson.... " Royal, 212.....	500 00
John W. Gillies..... " Denfield, 191.....	2,000 00
O. G. Collett..... " Queen City, 66....	1,000 00
Peter McDougall... " Harwich, 48.....	1,000 00
James A. McCurdy.. " Brooklyn City, 1697	2,000 00

Joseph Strachan	Court Evershed, 638	2,000 00
Robert H. Perry	Fergus, 22	500 00
Francis E. Jickels	Dufferin, 4	1,000 00
James Hallis	Liverpool, 2097	486 66
Charles LeTourneau	De Salaberry, 915	3,000 00
Daniel Black	Demorestville, 1018	2,000 00
Geo. Alick Crooks	Seymour, 1603	1,000 00
Joseph Chartier	Sir E. P. Tache, 1676	500 00
John Sullivan	Fairview, 518	1,000 00
Warren I. Crossley	West End, 54	500 00
James Rennie	East Toronto, 450	1,000 00
Jas. Hugh Cameron	Radnor, 1196	1,000 00
Louis Elmes	Beverley, 3166	1,000 00
H. H. Carter	Picton, 177	1,000 00
Albert Vonachan	Glen Oak, 3027	1,000 00
Thomas A. K. Gray	Omaha, 1051	1,000 00
Oliver Lacombe	Montcalm, 838	1,000 00
Joseph Biglow	McLean, 1113	1,000 00
Francis A. Walker	Garden City, 172	1,000 00
William H. Mener	Barton, 1116	1,000 00
Joseph Bernier	Bell, 1023	1,000 00
R. A. Hunt	Crary Mills, 3910	1,000 00
Allan Smith	Killbuck, 710	1,000 00
John Lindenburg	Genesse, 337	1,000 00
Ed. D. Johnson, M.D.	Buena, 3363	2,000 00
James Oakes	Columbus, 920	3,000 00
Lewis B. Smith	Geo. W. Childs, 1476	3,000 00
Robert W. Bentley	Gen City, 1107	1,000 00
John Sweezy	Banner, 369	1,000 00
Charles Regan	Eastman, 317	1,000 00
Sifroid Brisson	Glen Nation, 810	1,000 00
Fred Koors	Duluth, 724	3,000 00
Clarke Marsales	Hammond, 545	1,000 00
William Gault	Rosedale, 88	1,000 00
W. J. Miller	Miramachi, 165	1,000 00
A. B. Holmes	White Rose, 1013	2,000 00
E. G. Sherringham	Kettle River, 3575	500 00
John A. Curtin	Glen Isle, 1920	1,000 00
C. W. Fraser	Acadia, 102	2,000 00
C. W. Stovel	Walkerton, 521	1,000 00
H. B. Page	Peerless, 193	1,000 00
George Falls	Capital, 1115	1,000 00
John Kennedy	Dunchurch, 1538	1,000 00
William J. Heaslip	Seguin, 107	1,000 00
George Wagner	Awantunk, 677	2,000 00
John Judge	Britannia, 283	1,000 00
John M. Cleland	Clyde Forks, 1514	1,000 00
A. Paré	Jean D'Arc, 1650	1,000 00
Robert Ralston	Carnival, 376	1,000 00
Edwin Avery	Prince Albert, 149	1,000 00

\$93,323 40

Old Age Disability—

Robert Miller, C. Sydenham, 43	\$ 100 00
Archibald Sherriffs, C. Excelsior, 79	300 00
Wm. F. Lightoll, C. Montreal, 711	300 00
Jesse Banghart, C. Harmony, 57	100 00

\$00 00

Total and Permanent Disability—

Eug. Gagne, C. Victoriaville, 1253	\$ 500 00
Wm. C. Hardie, C. Juniata, 1988	250 00
Lumina Gauthier, C. Montcalm, 888	500 00
Wm. R. Campbell, C. Ottawa, 41	500 00
Doctors' Fees	10 00

1,760 00

Taxes	33 44
Fire Insurance	336 65
Refunds	85 64
Commission	240 25
Legal Fees	263 25
Advertising	3 03

\$ 96,845 66

Cheque No. 5382 cancelled 2 07

\$ 96,813 59

English Refund 60 09

\$96,903 68

Five per cent. to General Fund 7,437 01

Balance 2,914,481 87

\$3,018,822 59

Sick and Funeral Fund.

RECEIPTS.

To Balance as per last Statement	\$ 136,514 53
Supreme Secretary	11,717 12
Cheque No. 32677 cancelled	56 00
35639	9 09
36056	41 72

\$ 151,338 42

CONTRA—CR.

By Sick Claims	\$ 11,334 17
Funeral Claims	650 00
Sundry Refunds	8 15
5 per cent. General Fund	735 86
English Refund	13 14
Balance	138,597 10
	<u>\$151,338 42</u>

General Account for October, 1898.

RECEIPTS.

To Supreme Secretary	\$ 6,310 67
on acct. of Supplies	635 59
5 per cent. Mortuary Benefit Fund	7,437 01
Sick and Fun'l Benefit Fund	735 86
Balance	13,774 45
	<u>\$ 28,893 61</u>

CONTRA—CR.

Salaries of Officers	\$ 2,541 66
Organizing Salaries and Expenses	8,186 62
Wages of Employees	4,182 50
Furniture Account	264 35
Refund of Fees	195 27
General Management Expenses	7,819 75
"Forester" and Supplies	5,703 46
	<u>\$ 28,893 61</u>

Surplus.

Deposited with Ins. Dept. of Dom. of Canada	\$100,000 00
Great Britain and Ireland	95,610 17
U. S. Government Bonds	143,758 36
New Brunswick Government	20,000 00
Real Estate and 1st Mortgages on Real Est.	2,287,867 93
Debentures	215,825 14
Deposit Receipts	540 79

\$2,968,602 39

Current Account 75,879 48

\$2,914,481 87

Sick and Funeral Surplus 138,597 10

Grand Total Surplus \$3,033,078 97

Yours in L., B. & C.,

H. A. COLLINS, Sup. Tres.

The Death Rate of the I.O.F.

(Extracts from the Report of Dr. Millman, the Supreme Physician.)

"As already stated, it is gratifying to note the continued low death rate of the Order. The following table shows the number of deaths and the death rate per thousand in the different jurisdictions of the entire Order for the year 1897, also the average death rate per thousand in the different jurisdictions for the years 1893 to 1897 inclusive.

While the death rate is higher in some jurisdictions than others, still the contrast is not marked, and decidedly less so than in many societies and companies where they have a Medical Examiner-in-Chief for each jurisdiction. In some of these societies, members in the jurisdiction where the death rate is low, are inclined to consider that the Provinces and States where the death rate is higher cannot be healthy, and feel that said Districts should pay higher assessments.

My experience with our Order is, that all the Provinces of Canada and the States north of the 38th latitude are on a par in reference to the salubrity of the climate.



JURISDICTION.	Average Mem- bership, 1897.	No. of Deaths.	Death Rate per 1,000.	Average death Rate per 1,000 for years 1893-1897
British Columbia .....	653	6	9.14	5.72
California .....	6,809	36	5.29	4.95
Colorado and Utah .....	239	0	0.00	0.65
Illinois .....	3,750	16	4.27	4.53
Indiana .....	1,612	11	6.82	6.07
Iowa .....	561	1	1.78	5.12
Maine .....	2,383	11	4.62	6.21
Manitoba .....	1,890	5	2.65	5.51
Michigan .....	11,473	64	5.57	5.76
Minnesota .....	3,132	12	3.83	4.90
Missouri and Kansas .....	921	6	6.51	3.23
Nebraska .....	275	1	3.63	....
New Brunswick .....	5,198	37	7.12	6.93
New England .....	1,373	6	4.37	4.79
New Jersey .....	3,551	17	5.35	5.95
New York .....	9,976	52	5.21	5.16
North Dakota .....	1,890	8	4.24	3.56
North West Territories .....	657	5	7.51	5.95
Nova Scotia .....	2,693	20	7.43	5.21
Ohio .....	5,687	26	4.57	4.35
Ontario (Centre) .....	9,101	43	4.72	5.42
Ontario (East) .....	9,114	54	5.92	5.66
Ontario (West) .....	12,480	77	6.17	5.71
Pennsylvania .....	1,026	1	.97	3.65
Prince Edward Island .....	977	6	6.14	5.88
Quebec .....	11,879	89	7.49	6.91
Washington .....	599	3	5.01	5.31
Wisconsin .....	1,696	7	4.13	4.95
Great Britain and Ireland .....	3,406	10	2.93	3.75
Supreme Court Jurisdiction .....	550	2	3.63	4.80

The death rate per thousand of the entire Order for the year 1897 was 5.56, and the average death rate of the entire Order for the years 1893 to 1897, inclusive, was 5.55.

The following table gives a comparison of the diseases and deaths in the I.O.F. during a period of twenty-four years, and in twenty-seven life insurance companies during a period of thirty years :

DISEASES.	I.O.F.		27 Life Insur. Co.'s.	
	No. of deaths.	Per cent. of total.	No. of deaths.	Per cent. of total.
All causes .....	3020	100.00	37624	100.00
Zymotic diseases .....	425	14.07	6659	17.70
Constitutional diseases .....	684	22.32	8723	23.19
Nervous .....	309	10.23	5209	14.08
Circulatory .....	204	6.75	2092	5.56
Respiratory .....	424	14.40	5062	13.45
Digestive .....	298	9.86	3617	9.61
Urinary .....	175	5.79	1365	3.63
Accidents, suicides, &c. .....	474	15.70	3191	8.49
Miscellaneous diseases .....	27	.90	1613	4.29
ZYMOTIC DISEASES.				
Diarrhoea .....	7	.23	350	.93
Diphtheria .....	13	.43	133	.35
Dysentery .....	8	.26	622	1.65
Erysipelas .....	11	.36	384	1.02
Intermittent fever .....	10	.33	166	.44
La Grippe, Influenza .....	61	2.02	14	.04
Purpura haemorrhagica .....	4	.13	21	.06
Pyæmia .....	14	.46	74	.20
Remittent Fever .....	9	.30	347	1.16
Scarlet Fever .....	2	.07	40	.11
Smallpox .....	2	.07	305	.81
Tonsillitis .....	2	.06	....	....
Typhoid fever .....	262	8.67	2254	5.99
Typho-malarial fever .....	11	.36	50	.13
Yellow fever .....	3	.10	....	....
Other zymotic dise's. .....	6	.20	1823	4.81

CONSTITUTIONAL DISEASES.

DISEASES.	I.O.F.		27 Life Insur. Co.'s.	
	No. of deaths.	Per cent. of total.	No. of deaths.	Per cent. of total.
Anæmia (Pernicious) .....	14	.46	71	.19
Cancer (seat not as- certained) .....	15	....	....	....
" of brain .....	1	....	....	....
" bladder .....	1	....	....	....
" bowels .....	26	....	....	....
" face .....	1	....	....	....
" jaw .....	4	....	....	....
" kidneys .....	1	....	....	....
" liver .....	14	....	....	....
" lungs .....	1	....	....	....
" neck .....	2	....	....	....
" œsophagus .....	6	....	....	....
" pancreas .....	4	....	....	....
" spine .....	1	....	....	....
" stomach .....	47	....	....	....
" tongue .....	4	....	....	....
Consumption .....	495	16.39	6886	18.31
Dis. of Spine (Potts) .....	3	.10	....	....
Rheumatism, Gout, etc. ....	35	1.15	180	.48
Tabes mesenterica .....	9	.30	93	.25
Other constitutional diseases .....	....	....	826	2.19
NERVOUS DISEASES.				
Abscess of the brain .....	5	1.65	....	....
Apoplexy .....	120	3.97	1766	4.70
Cerebro spinal men- ingitis .....	4	.13	....	....
Congestion of the brain .....	6	.20	....	....
Disease of the brain .....	23	.76	758	2.02
Epilepsy .....	7	.23	138	.37

DISEASES.	I.O.F.		27 Life Insur. Co.'s.	
	No. of deaths.	Per cent. of total.	No. of deaths.	Per cent. of total.
Hydrophobia.....	1	.03	.....	.....
Insanity.....	22	.73	146	.39
Inflammation of the brain.....	38	1.25	287	.76
Inflammation of the spinal cord.....	19	.63	18	.05
Locomotor ataxia.....	6	.20	.....	.....
Neurasthenia.....	10	.33	.....	.....
Paralysis.....	26	.86	873	2.32
Sunstroke.....	10	.33	.....	.....
Tetanus.....	3	.10	51	.14
Tumor of brain.....	9	.30	.....	.....
Other nervous diseases.....	.....	.....	1262	3.33

CIRCULATORY DISEASES.

Aneurism.....	13	.43	52	.14
Angina Pectoris.....	20	.66	83	.2
Diseases of the arteries.....	3	.10	.....	.....
Diseases of the heart.....	79	2.62	1359	3.61
Fatty degeneration of heart.....	16	.53	45	.12
Paralysis of heart (heart failure).....	37	1.22	28	.07
Valvular disease of the heart.....	36	1.19	104	.28
Other circulatory diseases.....	.....	.....	421	1.12

RESPIRATORY DISEASES.

Asthma.....	11	.36	71	.19
Bronchitis.....	28	.92	458	1.21
Congestion of lungs.....	21	.70	597	1.59
Gangrene of lungs.....	4	.13	.....	.....
Hæmorrhage of lungs.....	16	.53	290	.77
Pleurisy.....	29	.96	179	.48
Pneumonia.....	303	10.03	2889	7.68
Pulmonary apoplexy.....	3	.10	.....	.....
Other respiratory diseases.....	9	.30	578	1.33

DIGESTIVE DISEASES.

Hæmorrhage of the stomach.....	5	.16	58	.15
Inflammation of the stomach.....	22	.73	358	.95
Ulceration of the stomach.....	11	.36	81	.22
Hæmorrhage of the bowels.....	1	.03	86	.23
Inflammation of the bowels.....	31	1.03	470	1.25
Obstruction of the bowels.....	21	.70	37	.10
Ulceration of the bowels.....	14	.46	73	.19
Appendicitis.....	48	1.59	.....	.....
Hernia (strangulated).....	5	.16	55	.15
Peritonitis.....	63	2.08	287	.76
Abscess of liver.....	3	.10	86	.23
Biliary calculi.....	7	.23	.....	.....
Cirrhosis of liver.....	18	.60	108	.29
Congestion of liver.....	1	.03	66	.18
Diseases of liver.....	26	.86	467	1.24
Inflammation of liver.....	13	.43	283	.75
Jaundice.....	2	.07	.....	.....
Diseases of spleen.....	7	.23	.....	.....
Other digestive diseases.....	.....	.....	1102	2.92

ACCIDENTS, ETC.

Drowned.....	89	2.94	.....	.....
Killed by falling from a height.....	40	1.32	.....	.....
Killed by falling trees.....	7	.23	439	14.53
Killed by a horse.....	5	.16	2712	7.21
Killed by ma-	.....	.....	.....	.....

DISEASES.	I.O.F.		27 Life Insur. Co.'s.	
	No. of deaths.	Per cent. of totals.	No. of deaths.	Per cent. of totals.
Chinery.....	41	1.3	.....	.....
Kale ton rail-way.....	110	3.64	.....	.....
Killed by wagon running over them.....	11	.36	.....	.....
Murdered.....	13	.43	439	14.53
Poisoned.....	10	.33	2712	7.21
Shot or accidentally.....	20	.66	.....	.....
Other accidental injuries.....	93	3.08	.....	.....
Suicides.....	35	1.16	482	1.28

URINARY DISEASES.

Addison's disease.....	2	.07	.....	.....
Bright's disease.....	78	2.58	567	1.51
Diabetes.....	44	1.45	161	.43
Diseases of kidneys.....	8	.26	264	.70
Inflammation of kidneys.....	27	.89	61	.16
Inflammation of bladder.....	9	.30	76	.20
Uræmia.....	7	.23	.....	.....
Other urinary diseases.....	.....	.....	236	.63

MISCELLANEOUS DISEASES.

Abscess.....	6	.20	122	.32
Dropsy.....	2	.07	.....	.....
Eczema.....	2	.07	.....	.....
Gangrene of leg.....	2	.07	.....	.....
Hæmorrhage.....	7	.23	75	.20
Lead Poisoning.....	2	.07	.....	.....
Lymphadenoma.....	2	.07	.....	.....
Sciatica.....	1	.03	.....	.....
Not ascertained.....	3	.10	532	1.42
Other miscellaneous diseases.....	.....	.....	884	2.35

The above table shows that our death rate compares quite favorably with the death rate of the 27 life insurance companies.

Report of the Medical Board for the Month of October, 1898.

During the month of October, the Medical Board reviewed 2,386 medical examination papers, of which 2,124 were accepted and 262 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

Jurisdiction.	Accepted		Jurisdiction.	Rejected	
	Accepted	Rejected		Accepted	Rejected
British Columbia.....	6	.....	N. W. Territories.....	17	3
California.....	129	22	Nova Scotia.....	40	8
Connecticut.....	52	1	Ohio.....	100	13
Colorado.....	6	1	Ontario (Centre).....	168	21
Illinois.....	177	26	Ontario (East).....	63	14
Idaho.....	18	3	Ontario (West).....	71	6
Indiana.....	28	2	Oregon.....	9	2
Iowa.....	3	.....	Pennsylvania.....	23	5
Kansas.....	2	.....	P. E. Island.....	9	.....
Maine.....	32	2	Quebec.....	191	20
Manitoba.....	20	2	Rhode Island.....	2	1
Michigan.....	255	21	Vermont.....	9	4
Minnesota.....	121	6	Washington.....	11	3
Missouri.....	9	1	Wisconsin.....	77	5
Montana.....	4	1	England.....	37	5
Nebraska.....	30	.....	Ireland.....	59	12
New Brunswick.....	35	5	Scotland.....	22	1
New Hampshire.....	16	3	Wales.....	2	1
New Jersey.....	57	7	Norway.....	3	1
New York.....	200	31	Total.....	2124	262
North Dakota.....	11	.....			

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



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