

THE INDEPENDENT

FORESTER

THE OFFICIAL ORGAN OF
THE INDEPENDENT ORDER OF FORESTERS

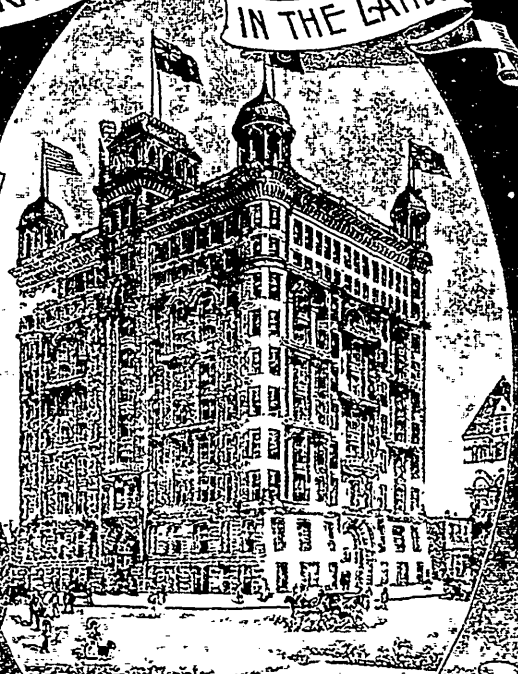
I.O.F. THE BEST

FRATERNAL BENEFIT SOCIETY

IN THE LAND



FOUNDED
17th JUNE, 1874.
INCORPORATED IN ONTARIO
SEPTEMBER, 1878.
DOMINION INCORPORATION,
MAY, 1889.
LICENSE BY INSURANCE
DEPARTMENT OF CANADA
MAY 1893



NUMBER OF MEMBERS 1st A^y 1899

149,172

SURPLUS FUND 1st SEPT., 1899

\$3,544,648.04

P. J. Edwards

Vol. XX.

Toronto, Ont., Sept. 15, 1899

Number 3

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663
F76

Limit of Age for Admission is from 18 to 65 Years.

Rate of Monthly Assessments.

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

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

| Age | \$5.00 | \$10.00 | \$15.00 | \$20.00 | \$25.00 | \$30.00 |
|-----|--------|---------|---------|---------|---------|---------|
| 18 | 50.78 | 59.76 | 68.74 | 77.72 | 86.70 | 95.68 |
| 19 | 50.98 | 59.96 | 68.94 | 77.92 | 86.90 | 95.88 |
| 20 | 51.18 | 60.16 | 69.14 | 78.12 | 87.10 | 96.08 |
| 21 | 51.38 | 60.36 | 69.34 | 78.32 | 87.30 | 96.28 |
| 22 | 51.58 | 60.56 | 69.54 | 78.52 | 87.50 | 96.48 |
| 23 | 51.78 | 60.76 | 69.74 | 78.72 | 87.70 | 96.68 |
| 24 | 51.98 | 60.96 | 69.94 | 78.92 | 87.90 | 96.88 |
| 25 | 52.18 | 61.16 | 70.14 | 79.12 | 88.10 | 97.08 |
| 26 | 52.38 | 61.36 | 70.34 | 79.32 | 88.30 | 97.28 |
| 27 | 52.58 | 61.56 | 70.54 | 79.52 | 88.50 | 97.48 |
| 28 | 52.78 | 61.76 | 70.74 | 79.72 | 88.70 | 97.68 |
| 29 | 52.98 | 61.96 | 70.94 | 79.92 | 88.90 | 97.88 |
| 30 | 53.18 | 62.16 | 71.14 | 80.12 | 89.10 | 98.08 |
| 31 | 53.38 | 62.36 | 71.34 | 80.32 | 89.30 | 98.28 |
| 32 | 53.58 | 62.56 | 71.54 | 80.52 | 89.50 | 98.48 |
| 33 | 53.78 | 62.76 | 71.74 | 80.72 | 89.70 | 98.68 |
| 34 | 53.98 | 62.96 | 71.94 | 80.92 | 89.90 | 98.88 |
| 35 | 54.18 | 63.16 | 72.14 | 81.12 | 90.10 | 99.08 |
| 36 | 54.38 | 63.36 | 72.34 | 81.32 | 90.30 | 99.28 |
| 37 | 54.58 | 63.56 | 72.54 | 81.52 | 90.50 | 99.48 |
| 38 | 54.78 | 63.76 | 72.74 | 81.72 | 90.70 | 99.68 |
| 39 | 54.98 | 63.96 | 72.94 | 81.92 | 90.90 | 99.88 |
| 40 | 55.18 | 64.16 | 73.14 | 82.12 | 91.10 | 100.08 |
| 41 | 55.38 | 64.36 | 73.34 | 82.32 | 91.30 | 100.28 |
| 42 | 55.58 | 64.56 | 73.54 | 82.52 | 91.50 | 100.48 |
| 43 | 55.78 | 64.76 | 73.74 | 82.72 | 91.70 | 100.68 |
| 44 | 55.98 | 64.96 | 73.94 | 82.92 | 91.90 | 100.88 |
| 45 | 56.18 | 65.16 | 74.14 | 83.12 | 92.10 | 101.08 |
| 46 | 56.38 | 65.36 | 74.34 | 83.32 | 92.30 | 101.28 |
| 47 | 56.58 | 65.56 | 74.54 | 83.52 | 92.50 | 101.48 |
| 48 | 56.78 | 65.76 | 74.74 | 83.72 | 92.70 | 101.68 |
| 49 | 56.98 | 65.96 | 74.94 | 83.92 | 92.90 | 101.88 |
| 50 | 57.18 | 66.16 | 75.14 | 84.12 | 93.10 | 102.08 |
| 51 | 57.38 | 66.36 | 75.34 | 84.32 | 93.30 | 102.28 |
| 52 | 57.58 | 66.56 | 75.54 | 84.52 | 93.50 | 102.48 |
| 53 | 57.78 | 66.76 | 75.74 | 84.72 | 93.70 | 102.68 |
| 54 | 57.98 | 66.96 | 75.94 | 84.92 | 93.90 | 102.88 |

To secure these benefits it is necessary to pay an Assessment Fee of \$1.00 and a Registration Fee of \$2.00.

The rates for monthly assessments are as per Page

| Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment | At Age of Monthly Assessment |
|---------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| 18 | 46 | 47 | 48 | 49 | 50 | 51 |
| 19 | 47 | 48 | 49 | 50 | 51 | 52 |
| 20 | 48 | 49 | 50 | 51 | 52 | 53 |
| 21 | 49 | 50 | 51 | 52 | 53 | 54 |
| 22 | 50 | 51 | 52 | 53 | 54 | 55 |
| 23 | 51 | 52 | 53 | 54 | 55 | 56 |
| 24 | 52 | 53 | 54 | 55 | 56 | 57 |
| 25 | 53 | 54 | 55 | 56 | 57 | 58 |
| 26 | 54 | 55 | 56 | 57 | 58 | 59 |
| 27 | 55 | 56 | 57 | 58 | 59 | 60 |
| 28 | 56 | 57 | 58 | 59 | 60 | 61 |
| 29 | 57 | 58 | 59 | 60 | 61 | 62 |
| 30 | 58 | 59 | 60 | 61 | 62 | 63 |
| 31 | 59 | 60 | 61 | 62 | 63 | 64 |
| 32 | 60 | 61 | 62 | 63 | 64 | 65 |
| 33 | 61 | 62 | 63 | 64 | 65 | 66 |
| 34 | 62 | 63 | 64 | 65 | 66 | 67 |
| 35 | 63 | 64 | 65 | 66 | 67 | 68 |
| 36 | 64 | 65 | 66 | 67 | 68 | 69 |
| 37 | 65 | 66 | 67 | 68 | 69 | 70 |
| 38 | 66 | 67 | 68 | 69 | 70 | 71 |
| 39 | 67 | 68 | 69 | 70 | 71 | 72 |
| 40 | 68 | 69 | 70 | 71 | 72 | 73 |
| 41 | 69 | 70 | 71 | 72 | 73 | 74 |
| 42 | 70 | 71 | 72 | 73 | 74 | 75 |
| 43 | 71 | 72 | 73 | 74 | 75 | 76 |
| 44 | 72 | 73 | 74 | 75 | 76 | 77 |
| 45 | 73 | 74 | 75 | 76 | 77 | 78 |
| 46 | 74 | 75 | 76 | 77 | 78 | 79 |
| 47 | 75 | 76 | 77 | 78 | 79 | 80 |
| 48 | 76 | 77 | 78 | 79 | 80 | 81 |
| 49 | 77 | 78 | 79 | 80 | 81 | 82 |
| 50 | 78 | 79 | 80 | 81 | 82 | 83 |
| 51 | 79 | 80 | 81 | 82 | 83 | 84 |
| 52 | 80 | 81 | 82 | 83 | 84 | 85 |
| 53 | 81 | 82 | 83 | 84 | 85 | 86 |
| 54 | 82 | 83 | 84 | 85 | 86 | 87 |
| 55 | 83 | 84 | 85 | 86 | 87 | 88 |
| 56 | 84 | 85 | 86 | 87 | 88 | 89 |
| 57 | 85 | 86 | 87 | 88 | 89 | 90 |
| 58 | 86 | 87 | 88 | 89 | 90 | 91 |
| 59 | 87 | 88 | 89 | 90 | 91 | 92 |
| 60 | 88 | 89 | 90 | 91 | 92 | 93 |
| 61 | 89 | 90 | 91 | 92 | 93 | 94 |
| 62 | 90 | 91 | 92 | 93 | 94 | 95 |
| 63 | 91 | 92 | 93 | 94 | 95 | 96 |
| 64 | 92 | 93 | 94 | 95 | 96 | 97 |
| 65 | 93 | 94 | 95 | 96 | 97 | 98 |

Our Investments.

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is deposited with governments and with sound money institutions, the balance being invested in first mortgage bonds, improved realty and in municipal securities, as shown below:

Invested Funds.

- The following shows where some of the funds are thus invested:
- Deposit Ins. Dept. Canada..... \$5,000.00
- Gen. Inv. and Bond..... 48,000.00
- United States Government Bonds..... 140,700.00
- U.S. National Government..... 20,000.00
- Real Estate and First Mortgage.....
- Real Estate..... 2,500,000.00
- Deposits..... 100,000.00
- Deposit Receipts..... 500.00
- National Bank of La Crosse..... 1,000.00

From the above it will be seen that we have already an invested fund of Five million

\$3,400,000.00.

No portion of the funds thus invested can be withdrawn except by the joint check of the undersigned officers who occupy the Executive Council.

- S. C. R. Greenyatchka, M.D., Editor, Larko, Montreal, Que., Toronto.
- P. S. R. R. The Hon. Judge W. Stoddart, N.Y., Hampton, N.Y.
- S. V. R. R. Victor Maria, Montreal, Que.
- S. Secretary, John A. McMillen, Q.C., Toronto.
- S. Treasurer, H. A. Collins, Toronto.
- S. Phys. T. McMillen, M.D., Toronto.
- S. Coun. Hon. Wm. McMillen, Toronto, Mich.

With what we have in the current fund account, the total surplus on hand at last report for Sept. 30, 1914, was \$1,000,000.00.

\$3,400,000.00.

For members of Ordinary Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws, or official literature of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional. The Benefits are as follows:—(1) During each separate continuous sickness, a payment of \$5.00 a week for the first two weeks, \$3.00 a week for the next ten weeks; and at the discretion of the Executive Council a further sum of \$3.00 a week for the next twelve weeks; (2) A payment of \$25 towards funeral expenses, on the 1st day of each month.

The Independent Forester

VOL. XX.

SEPTEMBER 15TH, 1899.

No. 3.

The Official Organ of the Independent Order
of Foresters.

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

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London, England.

Cable Address, "ORONHYA, LONDON."

Office for Scotland, 55 George Square, Glasgow.

Office for Ireland, 5 Royal Avenue, Belfast.

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

Office for the Pacific Coast Phelan Building, 306
Market St., San Francisco, Cal.

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

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

TORONTO, CANADA, SEPTEMBER 15, 1899.

1. Send all matter relating to THE INDEPENDENT FORESTER and questions on points of Forestry law to Dr. Oronhyatekha, S.C.R., Toronto, Canada.
2. Send all Medical Examination Papers, Notices of Sickness, Sick Benefit Claims, etc., to the Supreme Physician, Dr. Millman, Temple Building, Toronto, Can.
3. Send all Monthly Reports, etc., to the Supreme Secretary, John A. McGillivray, Q.C., Toronto, Canada.
4. The Monthly Reports and exact sum required to cover assessments and other fees called for by such Monthly Reports should be sent together in one cover, as per special instructions.
5. All applications for membership (on Form No. 1, duly filled up) in the United Kingdom must be sent through the London office, so that certificates of membership may be promptly issued.
6. Courts working under the jurisdiction of a High Court must order all supplies from the High Secretary of their own High Court; those not under a High Court must order from the Supreme Secretary.
7. The FORESTER will be mailed to each member of a court as soon as the Recording Secretary sends a list of members, arranged Alphabetically, with their Post Office addresses, to Dan. A. Rose, Manager, "The Independent Forester," Toronto. Until such list is received the FORESTER will be mailed to the Court Deputy in bundles for distribution among the members.
8. Recording Secretaries will immediately notify the Manager, at Toronto, giving in each case the name and address in full.

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

Editorial.

**The Surplus on the 30th of August,
1899, stood at \$3,544,648.04.**

The long-deferred rains have come, and growth and increase may be looked for—in fraternal membership.

An error in the additions of the membership occurred last month. The membership on the 31st July, was 149,261.

The reports from the High Courts show that the leading minds in the various jurisdictions are keenly alive to the necessity of systematic efforts in the securing of members.

The Bench of P.E.I. has been greatly strengthened by the appointment to a judgeship of Bro. Hon. H. C. McDonald. We congratulate the Government on the appointment.

The Fraternal Press of the country is an agency constantly increasing in influence and power. In the great work of education as to safe plans, and the necessity of changes where needed, there is no other agency comparable to the Fraternal Press.—President D. E. STEVENS, in his report to the Fraternal Congress.

By comparison of system against system all will agree that during the past thirty years the Fraternal Benefit Order system has not only made much larger returns to its beneficiaries for each \$10 paid in by members than any other system extant. It has promptly met these obligations, and in addition taught the lessons of Friendship, Mercy and Charity, the priceless gems which are a part of the genuine Fraternal Beneficial Order System.—*Ibid.*

Fraternal Competition.

Throughout the deliberations of the National Fraternal Congress as reflected in advance (as by shadows cast before) in the ably written reports of the committees, there was a display of apprehen-

sion and warning against competition for business among the fraternalists. That the danger is no imaginary one we are reminded by the evil plight of the old line "racers" which in the rush for new business have fallen into the clutches of the commission and bonus fakirs, the lightning agents, the rebaters, and the twisters.

The duty before us is well expressed by Bro. C. C. Linthicum, Past Supreme Archivist of the Royal League, in the following words: "Keep down ruinous competition among ourselves, and rely on fraternal feeling to extend the benefits of our system." For our own part we do not believe that this duty is becoming a more onerous or less palatable duty than formerly. On the contrary, as we read the signs of the times, the temper of the lodge-going brother is in these days against all the practices that tend to bring fraternity into disrepute or to render financial institutions unstable.

The schoolmaster has been abroad and the due-paying citizen looks with scant approval upon bargain-counter rates, and views with a kindlier eye the storing up of a substantial surplus to meet the winter days of his beloved Order. The transient insurers, who look only for "temporary insurance"—these premium-paying tramps have deserted the altars of the lodges to take shelter with the rebater who sells them an annual death benefit and stuffs their purchase money back in their pockets. The men who now take fraternal obligations and sign themselves for fraternal benefits look for solidity, stability and permanence.

We do not fear a competition among the orders, for we know that no order in the future can succeed by undermining its co-fraternalists, whether by mean rates or by backbiting, or by any unfair or undignified warfare. Already the best organizers are convinced that it is not business to belittle a sister organization or to hold forth inducements (in the manner of twisters) to make a man drop his certificate in an established society. The spirit of fraternity is strong in the land, and thousands of men find it easy to keep the obligations and maintain the necessary payments in three or four rival but not jealous, competing but not ungenerously competing orders.

What inducements an order shall offer within its gates, whether by prizes, or badges or other tokens of esteem, are matters of internal concern, and the finest organizing geniuses will differ as to the advisability of these methods. Personally, we believe in prizes to the member bringing in other members. To the member brought in, his rights and benefits as a brother are a sufficient and should be the only inducement held out.

It is useless, however, to dictate elaborate rules to control the multitudinous workers in the cause of fraternity. Of the tens of thousands of earnest

men who are spreading the good work no two labor in exactly the same way. The methods of Smith of one order will be distasteful to Brown of another order. Very often the man who makes most converts to the principles of fraternity (and thereby brings happiness to many widows and helpless people) is of a quite aggressive and unpolished type. As well expressed long ago: "Where no oxen are, there the crib is clean. But much increase is by the strength of the ox."

Let us push the work of fraternity at all cost, except at the cost of our fraternity and our stability. Two rules for organizers are sufficient to ensure that our competition should be a fair and not a ruinous competition:

- 1st. Get the cash for the benefits you sell.
- 2nd. Be a man and eat your dinner off your own plate. It is only a wolf that eats his brother.

The National Fraternal Congress.

Honor done to Foresters by the Great Convention of Fraternalists—Our S. C. R. unanimously elected President.

The thirteenth annual session of the Fraternal Congress opened on the morning of August 21st, at the Auditorium hotel, Chicago with the meeting of the medical section. The National Fraternal Congress proper met the morning of Aug. 22nd, and was in session for several days and its deliberations were participated in by some of the leading minds in fraternal society insurance in the United States and Canada.

The Congress is composed of delegates from fifty-one of the fraternal benefit organizations of the country, whose combined membership is 2,153,703, and the aggregate of whose insurance in force is \$3,837,493,000. During the past year these concerns paid out to the heirs of decedent members over \$34,000,000.

The objects of the Congress are to unify fraternal benefit society methods, establish reliable statistics, determine safe rates of insurance and reduce the assessment plan of insurance as practiced by fraternal societies to an exact science. One principal feature of the Chicago session was the discussion of the table of rates presented for recommendation at the Baltimore meeting and the continuing of the agitation begun several years ago for the provision by all fraternal bodies of a reserve fund.

The following members of the I. O. F. were present as delegates: The S. C. R., the S. S., the S. T., the S. Phy., the S. Couns., G. A. Harper, A. S. C. R.; A. E. Stevenson, American Agent; Dr. Chas. G. Frowert, Lt.-Col. B. F. Parker, and Bros. J. D. Clark and J. E. H. Myers.

The medical section at its meeting discussed a number of interesting papers, and appointed two important committees whose labors may considerably modify the medical examinations of the future.

On statistics of tuberculosis (to report at the Congress of next year)—Drs. C. A. McCollum, R. E. Moss and J. W. Grosvenor.

On statistics of the height and weight of at least 100,000 applicants for fraternal insurance—Drs. R. E. Moss, T. Millman and C. A. McCollum.



THE PRESIDENT-ELECT OF THE FRATERNAL CONGRESS.

(As he appears in bronze in the Vestibule of the Temple.)

The medical section elected the following officers for next year:

President—Dr. R. E. Moss, of Port Huron, Mich.
Vice-chairman—Dr. T. Millman, of Toronto, Canada.

Secretary—Dr. J. T. Craig, of Kansas City.

At the meeting of the general section on Tuesday morning, Charles E. Bonnell, of the Royal League, introduced Assistant Corporation Counsel Granville W. Browning, who welcomed the delegates to Chicago in the name of the Mayor Harrison.

Dr. Oronhyatekha, who was vice-president of the Congress, responded to the address of welcome.

The Tuesday morning session closed with the report of Secretary-Treasurer M. W. Sackett, the appointment of committees on reports and the

introduction of resolutions and memorials. At 2 o'clock the Congress reconvened and the following programme was presented:

Paper, "What of the Future?" J. E. Shepard, past president

Paper, "Rates Proposed by the Special Committees—Their results," S. A. Will, past-president.

Paper, "Would Uniformity of Rates, Charged and Benefits Promised by Fraternal Benefit Orders Be Possible or Desirable?" C. C. Linthicum, Royal League.

Paper, "The Great Question," F. W. Sears, National Reserve Association.

Among the delegates present were Lieut.-Gov. William A. Northcott, representing the Modern Woodmen of America, and A. R. Talbot, of

Lincoln, Neb., law partner of William J. Bryan. Mr. Talbot represented the Modern Woodmen of America: There were many women among the delegates representing lady societies and the auxiliaries to some of the prominent fraternal orders.

The election of officers resulted as follows:— Pres., Oronhyatekha, M. D. of Toronto, I. O. F.; Vice Pres., Chas. E. Bonnell, of Chicago, Royal League; Secretary, M. W. Sackett, of Meadville, Pa., A. O. U. W.; Chap., Rev. Saml. P. Lacey, of Newark, N. J., Knights and Ladies of the Golden Star.

Among the important business transacted was the consideration of the report of the Committee on rates, laid over from the last session of the congress. The scale of rates proposed by the Committee was unanimously recommended to all the members of the Congress for adoption.

A pleasing feature of the visit to the "Windy City" was a moonlight excursion given on the steamer City of Chicago in honor of Dr. Oronhyatekha, and the other Supreme Officers of the Order by the Illinois branch Supreme Court. An elaborate musical programme formed a part of the pleasures of the excursion, the band of the Second regiment, that played at the evacuation ceremonies and the raising of the Stars and Stripes at Havana, Cuba, giving a concert in which were repeated the musical numbers played by it on that historic occasion. Everybody said it was a most enjoyable excursion.

The officers of the Illinois branch Supreme Court, who played the part of hosts are: A. E. Stevenson, High Chief Ranger; Edward T. Richards, High Secretary; William C. Schaefer, High Counsellor, and Florence Donohue, High Treasurer.

The local entertainment committee treated all the delegates of the Congress to a Tally-ho ride through the city parks and boulevards, on Wednesday evening. We clip the following pen picture of the new President of the Congress from the *Daily Inter-Ocean*, of Aug. 23rd:

"Dr. Oronhyatekha, a full blooded Mohawk Indian, was the central figure of yesterday's sessions of the National Fraternal Congress at the Auditorium. He is the Supreme Chief Ranger of the Independent Order of Foresters and Vice-President of the Congress.

Seated at the right of President D. E. Stevens Dr. Oronhyatekha presented a striking appearance, and was the focus of many curious eyes. Not that his appearance is so markedly different in character from that of his white brothers, for he was dressed in the most modern style, but his massive head and large frame distinguished him from the others, and his name was on every tongue, for a lively canvass was going on to elect him President of the Congress for the coming year at the election, which will probably be held to-day.

Dr. Oronhyatekha came into prominence through his remarkable record in building up the Independent Order of Foresters. When he took the management of the Order in 1881, there was not a dollar in the treasury, and the results of his work are represented by a membership of 150,000 and a surplus of over \$3,500,000."

Extracts from the Reports.

(From the Report of the Committee on Statistics.)

MEMBERSHIP.

The forty-six orders reporting to the Congress their condition and work for the year 1898 had

1,859,739 benefit members at the beginning of that year. There were 404,861 benefit members admitted during the year. And the benefit membership at the close of 1898 was 2,062,673. These same orders had 122,613 social members, making their combined membership 2,185,286 at the close of 1898. The net increase in benefit members for 1898 was 202,364, as compared with 170,266 for 1897. The percentage of new members for 1898 was 21.76, as compared with 21.02 for 1897. And the percentage of net gain was 10.88, as compared with 9.54 for 1897. Only five orders show a net increase of more than 10,000, and these five have a combined net increase of 153,749, or more than 76 per cent of the entire net increase for the year, while their benefit membership at the close of the year was only 53 per cent of the whole. In other words, orders with 58 per cent of the membership make 76 per cent of the net gain for the year, while those with 42 per cent of the membership make only 24 per cent of the net gain.

The social membership which is confined to eighteen orders increased 31,224 for the year, making the total social membership at close of 1898 122,613. The total net increase in membership for the year, both benefit and social members, was 233,588, which is 22,143 greater than the net increase for 1897.

PROTECTION.

The protection represented by the certificates in force at the beginning of 1898 amounted to \$3,477,238,657. The new certificates issued amounted to \$579,815,175. The amount terminated was \$347,028,575, leaving the amount in force at close of that year \$3,260,261,300, a net increase over amount shown at close of 1897 of \$186,468,277. The average amount of each certificate in force is now \$1,755, as compared with \$1,702 in last report.

COST OF PROTECTION.

The benefits distributed during 1898 amounted to \$32,213,868.02, making the average annual cost per member \$16.42, or about \$9.5 per \$1,000 of protection. This is a reduction of about 85 cents per \$1,000 as compared with 1897. There is also a reduction in the benefits paid of nearly \$2,000,000, accounted for by the absence of a few of those orders which were in last year's report and not in this. Two of the orders not reporting now paid over \$3,000,000 in benefits and were included in last report.

The cost of protection as compared with that of 1897 is less, but when considered relatively there has been little if any change.

MORTALITY.

During 1898 there was an average benefit membership of 1,961,206. The total number of deaths reported is 16,978, showing the average death rate for the year to have been 8.65, as compared with 9.32 for the previous year. On the face of this showing it would appear that there had been a lower death rate than in 1897, but this is accounted for by the absence of a few that were included last year where the death rate was very high and the admission of two new ones where the death rate is below the average. The death rate among the orders that reported both in 1897 and 1898 was as follows: In 1897 it was 8.87; for 1898 it was 8.89—practically the same both years. In this connection your Committee calls attention to Table D, where the death rate of 21 of the older orders and all the large ones is compared year by year for

the past ten years. This table shows an almost invariable and constant rise in the death rate of the several orders enumerated. In 1888 their average death rate was 7.22; in 1893 it was 9.34; in 1898 it was 10.84. This is an increase of 50 per cent in death rate in ten years. This increase in mortality has come notwithstanding these orders as a group have increased their membership more than one million in that time.

LAPSES.

There were 184,696 certificates lapsed during 1898, representing \$314,814,707 of protection, as compared with 186,682, representing \$315,783,574, the previous year. In other words, out of every 1,000 certificates in force last year 94 lapsed, as compared with 100 in 1897. This is one of the most gratifying conditions revealed by the reports, and shows decided improvement over previous years. We still have too high a lapse rate. About eleven times as many certificates are terminated in this manner by death. The orders composed exclusively of ladies have the smallest lapse rate. In one of these, where there are more than 40,000 members, and where nearly 9,000 new members were admitted last year, the lapse rate was only nine to the 1,000, as compared with the general average of 94. It is evident that the ladies are more appreciative of the benefits of these orders and more constant in their attachments than are the men. The degree of persistency exhibited in this case is not only worthy of special mention here, but it is to be hoped that other orders will go and do likewise.

Our Wisdom Approved by a Distinguished Fraternalist.

With a high mortality such as was raging all over the country recently, the death losses in the fraternal orders were alarming. Some have died, hardly having time to pay one assessment, and depleted the treasury of thousands of dollars for a few cents. Naturally such a strain on the treasury could not hold out very long without being felt, and a crisis must come sooner or later. To avert such disasters, all orders have adopted measures by which the business is put on a solid foundation, and the only way they did it was to levy assessments that would be in conformity with value received. Yes, "you can't get something for nothing." The Woodmen of the World have wisely come to that conclusion and have raised their assessment rates. We can only congratulate them upon their action, regretting only that such measures were not adopted years ago, when the Order was in its infancy.

The Woodmen Circle should by all means follow the example of the parent organization and adopt new rates and change the modus of creating our reserve fund. By adopting increased rates at this time, when the Woodmen Circle is in its formation, it will be put at once and for all time to come, on a solid foundation and payable basis, without being compelled to levy double assessments.

The I.O.F. of Canada, one of the strongest organizations in North America, with a membership of a hundred thousand and with a reserve fund of over three million dollars and a mortality of 5.46 to a 1,000, have also adopted a new schedule of rates, increasing same about 25 per cent. While

such an increase may be somewhat excessive, yet the principle is right. The time will come when the state authorities will prohibit fraternal organizations to do business on such rates as the Woodmen of the World and the Woodmen Circle are having in force. Such a movement is on foot, and it should be encouraged. Before the Woodmen Circle is compelled to adopt new rates by the state authorities, we should adopt them voluntarily. —Dr. E. HOLOVITCHNER, S.P.W.C., in August *Tidings*.

Our Actuarial Valuation.

Opinions of the English Press.

(*Insurance Opinion, June, 1899.*)

This Order, or fraternal insurance and benefit society, which has its origin and headquarters at Toronto, in Canada, has been established for some time in England, and we are now favored, by the courtesy of the London manager, with a copy of the valuation for the five years ended 31st December, 1897. This valuation has been conducted by Mr. C. H. E. Rea, well known as the actuary of the Pearl Life Assurance Company, and, coming from so good an authority, is both acceptable and opportune. The Independent Order of Foresters has a constitution hitherto not quite understood in this country. It is a large institution, and, of its class, in either Canada or the United States, there are none more influential. In fact, it has more funds than all the rest of the fraternal benefit societies in the United States put together. Its premiums provide for assurances for one year, and are renewable until the members attain the age of 70, when the premiums cease. The renewals are in the discretion of the Executive, and the contributions may be raised, if necessary, in any year prior to the assured reaching 70. It is gratifying to find that the valuation works out so well, and demonstrates the entire solvency of the Order, with a surplus of £27,465, disposing of all doubts, if such exist, as to the security available for the policy-holders or of the soundness of the principles upon which the society is conducted. The Order works upon the lodge system, but inasmuch as it is a society which is not required by law to maintain the reserve which is necessary for old line companies, a certainty that all claims arising out of the contracts will be properly met, is secured by a reserved power to call for an extra premium, on the assessment method. Such contingencies were not contemplated when the Life Assurance Act of 1870 was passed, and, therefore, provision was only made for the valuation of level premium companies. Mr. Rea has therefore made in his investigation two separate valuation balance-sheets, one in strict compliance with the Schedules of the Act, bringing out a result that has no connection with the principles on which the Independent Order of Foresters conducts its business, and the other, a supplemental one, showing the liabilities under its particular and somewhat special form of contracts. Without entering into technicalities the valuation is entirely satisfactory, and its value is enhanced by the lengthy and conscientious report from the actuary, which accompanies it. Herein Mr. Rea is able not only to commend the advantageous features of the Society, but also to make special mention of the extreme care and economy with which it is conducted. He further says that the annual "lay by" is particularly good, and

that the funds are well invested, and "more than ample to meet all liabilities." At this point a little amplitude may be permitted. The premium rates of this Order are known to be low, therefore a "lay by" of 35 per cent. is of more than ordinary meaning. Some idea of the magnitude of the Society may be formed from the fact that in the five years the premiums have amounted to £1,039,792; the interest receipts to nearly £50,000; and the sickness contributions to £124,167. At the end of 1897 there were in force 154,865 policies, insuring capital sums and sickness allowances to the extent of £32,166,137. Of these, 3,800 policies were in the British section, carrying assurances little short of a million sterling, and yielding annual premiums of £12,104.

With so excellent a showing on the valuation made by so eminent an authority in life assurance matters as Mr. Rea, there can only be anticipated a large accession of members to a society whose soundness has been so amply demonstrated by a rigid investigation. The Independent Order of Foresters, both here and in Canada, is efficiently organized and officered, so that it will be able to deal with facility with the increase of business that may be expected. The Supreme Chief Ranger is Dr. Orontyatekha, J.P., of Toronto, who studied Medicine at Oxford University, under Sir Henry Acland, the Regius Professor. The chief office for the United Kingdom is at No. 24 Charing Cross, London, S.W., and the management here is under the control of Mr. James Marshall, the General Manager for Great Britain and Ireland.

(*The Insurance Guardian, July 1st, 1899.*)

In once more taking notice of the Independent Order of Foresters, we are prepared for the usual gush of pity and contempt on the part of the wise men who conduct some of our insurance papers, and who would have us believe that what they do not know about the soundness of an office is not worth knowing at all.

But we have before us the report of the actuary, Mr. C. H. E. Rea, who, it is no detriment to our contemporaries to assert, is quite as reliable an authority as any of them as to the position of an office. At any rate, we shall accept his judgment rather than any of theirs. In his report to the Supreme Council in Canada, he points out that the Independent Order is a fraternal benefit association established on the assessment system. The premiums cover the assurance for the year of issue, and are renewable at the same rates. Up to the 70th year there is power to increase the premiums should they be found inadequate. So that a condition of insolvency is practically impossible. The risks are "term risks" up to the age of 70, when the contributions cease, and the amounts become payable.

Under these circumstances, there is a large liability as compared with the existing fund. But this has not the same significance as it would have in an ordinary life company. The Society has enjoyed a very low rate of mortality, and premiums cannot be taxed more than 5 per cent. for expenses of every description. The "lay by" is about 35 per cent. of the premium income. Mr. Rea suggests that the sick and funeral contracts of the Society should be investigated, to enable them to determine whether the existing charges are or are not adequate. The funds appear to Mr. Rea to be well invested, and

"more than ample to meet all liabilities." Under the balance sheet, published in the return before us, we learn that the net liability of the life assurance fund is £491,259, which there is enough to meet, and a balance to credit of future premiums ("term risks") of £27,465—a very respectable balance indeed, especially considering the lowness of the premiums. The Mortuary Benefit Fund at the beginning of the year was £494,435, and at its close amounted to £617,161.

Such being the case, we take leave once more to congratulate the Order on its position and prospects, and to condole with such of our contemporaries as have so confidently and so long predicted an untimely end long ere this to its existence.

(*The Civil Service Gazette, July 8th, 1899.*)

Not improbably requiring to be somewhat more widely known to be better appreciated is the Independent Order of Foresters (incorporated by special Act of Parliament), which has its home office at Toronto, Canada, and its chief office for the United Kingdom at 24 Charing Cross, Whitehall, London, S.W., and which has for its general manager for Great Britain and Ireland Mr. James Marshall, S.D.S.C.R. We have now before us a copy of the valuation report and actuarial remarks thereon, and also a copy of the last balance sheet, which form exceedingly interesting reading, the report being an investigation into the affairs of the Order by the well-known actuary, Mr. C. H. E. Rea, the investigation being as at December 31, 1897.

The exacting nature of the medical examinations required by the executive board, and the mutual fraternal interests involved, have no doubt been jointly effective on the side of selection, and evidenced in the low rate of mortality experience. Very important is it to keep in view the fact as is very pertinently pointed out, that it is undoubtedly a very distinct and favorable feature in the transactions of the Society, that the entire expenses in connection with the introduction and establishment of the business are paid in full by the members at the outset, and further that, under the existing laws and constitution, premium contributions cannot at any time be taxed beyond 5 per cent. for all management expenses, commissions and costs whatsoever—any excess that may arise being chargeable against a trading and independent account of the Order under full control of the executive. This restriction of the percentage from premium income for management expenses brings to light the fact that there is a marked saving to the policyholders in this Society, and that the somewhat heavy burden of expenses common to ordinary insurance companies is not apparent in the I. O. F. The actuary goes on to mention that he finds the rate of "lay-by," as compared with the premium income is about 35 per cent., this appearing to him to be a very satisfactory and particularly significant circumstance in their case, notwithstanding the slight tendency to decrease corresponding with a natural increase in the claim rate. After some further observations, Mr. Rea remarks that on looking carefully at the scales of contributions charged in the prospectus of the Order for Mortality Benefits at the date of valuation, he finds they are practically term rates sufficient in themselves to cover the risk for at least the first ten years of assurance on the younger lives, and for a more extended period at the older ages. A further very important paragraph in this exceedingly able and interesting statement men-

tions that the funds appear to be well invested, and as far as current terms and deferred risks (as set forth in the fifth schedule to the Board of Trade) are concerned, they are more than ample to meet all liabilities. We think, nay, we feel sure, that this important Order has a great future before it, and we, therefore, have no hesitation in strongly recommending it to the careful consideration of readers of *The Civil Service Gazette*, and, further, to obtain full information from the chief office of the Order, or from the London office whose address we have given.

(*The Commercial World*, July 1st, 1899.)

At the 31st December, 1897, this Canadian fraternal Order had 3,890 British Contracts in force, assuring £967,900, the annual premiums payable thereon being £12,104. This is a fairly large business, although not what we had been led to expect by the grandiloquent utterances from time to time of those officially associated with the Order. Nevertheless, the purely British business ought to be sufficiently extensive to secure for the Order a fair measure of attention in the columns of the contemporary press, such as it certainly has not received in the past. The publication, after acceptance by the Board of Trade, of the valuation of the assets and liabilities of the Order, as at 31st December, 1897, affords the requisite opportunity for making good past shortcomings in this respect, and we are glad to find the press rising to the occasion.

The actuary responsible for the calculations is Mr. C. H. E. Rea, who has performed his task with a conscientious regard for the dignity of his profession which is beyond praise. The subject is a very delicate one, but it is no use professing blindness when the affliction is not present, and, therefore, we do not hesitate to state that sheltering themselves behind the plea of taking their instructions from the directors, several consultants have appended their names to valuations, the conclusions in which were, to put it mildly, totally inadequate in so far as they exposed the true state of affairs. In not one, but half a score of places in this valuation made by Mr. Rea we have evidence too plain to be overlooked, unless wilfully, that the actuary has had a free hand, and that his aim throughout has been to expose everything in connection with the inner workings of the Order to the full light of day.

(*The Broad Arrow: The Naval and Military Gazette*.)

This well-known Order, to which we have previously had occasion to refer and commend, has recently issued the report of Mr. C. H. E. Rea, the eminent actuary, who has just completed an examination and valuation of the financial position of the Order. Shortly, it may be said that the report is in every way satisfactory, and fully confirms the good opinion we formed of its prospects and management, as well as of the financial security it ensures its members. Conducted on rigid lines of economy, and worked on the sure principles of trusteeship, its success was to our mind ensured, and it is gratifying to find how much this has proved to be so. The actuary reports:

"The funds appear to be well invested, and as far as current term and deferred risks are concerned, they are more than ample to meet all liabilities."

"Having regard to these several advantageous features in your Society, and especially in considering the remarkable economy in management engendered under your special fraternal principles, I am of opinion that the members could enjoy assurance at a level premium (without any Assessment Clause) on exceptionally favorable terms."

These words afford strong endorsement in favor of the Order, but not more so than is warranted by the facts.

In and About the Temple.

The Boudoir of My Lady Nicotine.

Where the Forensic Tobacco Parliament Meets.

There was a time when the vending of tobacco was no' an esteemed profession in Canada, and the vendor kept his shop in a one-storey edifice that looked like an ill-used packing box stood on end. In that time the stock-in-trade consisted mainly of black-strap and hard plug, with corncobs and clays; while, for the luxurious-minded there might be a few briar-roots and packages of cut plug, and even boxes of cigars. The cigars had no Plimsoll mark, and you didn't know their proper draught; but men's lungs were stronger in those days. Nowadays the tobacco merchant is a sumptuous personage, who must needs have over his head the finest building in the city. Accordingly we find in the Temple Building itself a cigar store, where you can go in and buy the cheapest, and (if you haven't any more money than an editor), *admire* the most ornate lines of tobaccos, cigars, gold-mounted briar-roots and hand-made corncobs that ever the taste of man collected and displayed.

There was a time when the smoking of tobacco was a discouraged enchantment in this land of a clear atmosphere; when the smoker sat in a sawdust-carpeted and chromo-pictured room, and expectorated not wisely but too well. That the old order of things has passed, we may learn from the following enthusiastic description that has been made of the Temple Café smoking parlor:

"Two large rooms in the basement, immediately below the red room of the restaurant, are given over to the smokers, and they are complete in every detail.

The smoking parlor and reading room is a very handsome apartment, and is in itself worthy of special remark. The handsome ceilings, the beautifully decorated walls, the sombre metal work, the polished floor and the general appearance of the room are what might be expected of a room in the Temple Building. But the furniture which has been installed there makes the place particularly attractive. In the centre of the room is a large quarter-oak table, in itself a work of art. On one side is a large lounge filled with the best quality of

hair and covered with excellent leather. The frame is of rosewood, and it is so comfortable that one hesitates about rising from it. A beautiful dresser of oak, with large plate-glass mirror, is stationed in one corner, and there are also two oak settees neatly carved. Several handsome chairs in different styles of leather and oak are placed about the room. The greater portion of the floor is covered with a soft Axminster rug of bright pattern, which adds greatly to the cheeriness of the apartment. On opposite walls are placed two magnificent mirrors, which reach from the ceiling half way to the floor. From the ceiling also is suspended a large electrolier, which throws a brilliant light upon the collection of tasty furniture. An escritoire made of oak and stocked with elegant stationery for the use of patrons completes the suite of furnishings.

The smoking parlor is entered from three doors. One leads from Bay street, another from the main corridor of the building, and the third from the cigar store."

The editor does not smoke, but he sometimes does go along the corridor and look in the door, like the Peri at the gate of Paradise.

The Temple Cafe.

Large Cold Storage Being Erected.—Only Pure Water Used.

The phenomenal success of the Temple Cafe has been won wholly upon its merits. Mr. "Tom" Davey has shown that he knows how to conduct such an institution. The public always appreciate a good thing, and Toronto people have been waiting for a first-class restaurant, and in the Temple the city has something finer than many people would have promised for Toronto for years to come. Yesterday over 800 people dined there. One advantage enjoyed by the cafe that has not been pointed out as yet is that all its drinking water is filtered and cooled along with that of the Temple building, which passes through cold storage pipes. This is a fact of special interest to visitors, with whom the city water often disagrees.

Mr. Davey is now building what for private use will be an immense cold storage warehouse, that will afford him, or rather his patrons, fresh fruit all the year round. It will have capacity for 3,000 barrels of apples, and will enable Mr. Davey to store his meat by the carcass. The quality of meat depends so much upon its being stored that anyone conversant with the subject will appreciate the wonderful advantage such a cold storage will be to the cafe.

Besides its palatial furnishing, unequalled cuisine and best of service, the Temple cafe has another attraction, especially for gentlemen dining alone or in company with other gentlemen, and that is the smoking parlor and tobacco stand. The tobacco store is handsomely fitted, but the smoking parlor is furnished in such style and comfort as to excel everything of its kind in Canada—beautifully decorated walls, great leather upholstered lounging

chairs and sofas, and on the reading table all the leading magazines and daily papers. It is free to all comers, and is most conveniently situated for those pursuing either business or pleasure.

The ladies have quickly recognized the superior attractions of the Temple cafe, and singly and in small parties they in great numbers have availed themselves of the luxury of dining in the "blue room," or the ladies' dining-room. In short, for the single diner or the largest banquet the Temple cafe is the attraction of this season, and the business will go its way.—*The Mail and Empire, 8th Sept.*

Personal Mention.

The friends of Bro. Robert Tinck, D.S.C.R., will be gratified to learn that he has been pushing the work in the neighborhood of Indianapolis

It must not be forgotten that President William McKinley is still a brother in good standing in Ohio. When Congressman he welcomed the State High Court in a beautiful speech and took part in the convention. We don't know whether he ever "shot Foresters at sight," but he did some effective work in "shooting bad Spaniards," and "doing up" treacherous Filipinos.

Duties, Responsibilities and Pleasures of a Recording Secretary.

Paper read by Alice LaFave, of Manistee, at the Assembly of Companions I.O.F., (W.H.C. of Michigan,) held at Cadillac, Mich.

Such is the subject assigned me by our esteemed Deputy Supreme Ruler to edify, instruct and I suppose amuse you at this time. But, alas! not being witty, I cannot amuse, and knowing no more than my hearers, I can neither edify nor instruct, but I may succeed in bringing forcibly to your minds the trials of a Recording Secretary, and when you return home you may have more patience with her who is filling the office of Recording Secretary of your Court to the best of her ability, but, being human, makes many a little mistake, which you, forgetting the biblical injunction, are wont to criticize all too severely.

The duties of a Recording Secretary as laid down in the laws governing Courts, occupy a page and a half of finely printed matter, which is considerably more than is devoted to the consideration of the duties of any other Court officer, but notwithstanding this, the duties of the Secretary could be read in three or four minutes, and they seem extremely simple. When you read them again, stop and consider the number of hours of patient labor which must be spent in their proper fulfilment.

You expect your Secretary to be well versed in the etiquette of correspondence, to be a good parliamentarian and a first class clerk drawing the few dollars most Courts allow them in partial compensation for their services.

One great pleasure of a Secretary is the appreciation that the opposite of the perpetual fault-finder (and fortunately they are many) gives her work and the gentle and lady-like manner in which she calls attention to mistakes of a serious nature.

But the chief pleasure that falls to her lot in the Companions of the I.O.F. is the knowledge that she is a prominent and important worker in a

noble cause. A worker in a cause whose holy mission is the protection of the weak and helpless and in the social and intellectual advancement of mankind.

There are many duties not laid down in the rules that your humble Secretary is supposed to be perfect in. She must be able to sit with smiling face while the perpetual fault-finder picks her record to pieces. She (the fault-finder) never worded the motion in "that ungrammatical style," or "that motion was not carried after all," and when our fault-finder is usually convinced that she is wrong and the Secretary is right she still acts as if she were the one that has a right to feel offended.

The Secretary is also supposed to be a walking edition of the history of her Court since its conception, and as such must have every event that has transpired at her tongue's end so as not to be obliged to take the time to look it up.

It is also the duty of the Secretary to always appear at the appointed time with a dray-load of books, papers and records that may possibly be used that evening, for if she did neglect to bring anything that was needed she might be reminded that it was her business and what she was paid for. But enough of this lecturing, or you will get the impression that as Secretary of Court Minnehaha I have a hard time of it, but nothing could be farther from the truth than this, for our thriving Court is little blessed with the genus "Kicker."

The responsibilities of a Recording Secretary are of course in exact ratio to the accountability she feels for the faithful performance of her duties. But for any one who has the interest of the Order at heart, the responsibility felt should be great. As the duties are most pressing so are the responsibilities involved equally great and the Court that makes the mistake of electing a Recording Secretary who fails to recognize her responsibility is sure to suffer.

A Court is no more bound to tolerate a slothful and negligent Secretary than the Secretary is to tolerate a perpetual fault-finder. A Recording Secretary should by all means be present at the meetings with her minutes duly written, nothing but of the most vital importance should keep her from her post of duty.

Perhaps the one duty for which all Secretaries feel the most responsibility is the correspondence and it is well that this is so, for it is by the correspondence of a Court that it is judged. But many Recording Secretaries make the mistake of supposing neatness and style to be of more importance than prompt attention and sagacity in wording. The prompt notification of a candidate of her election or rejection is absolutely necessary, yet how often is this the straw upon which we stumble.

The Constitution in three words (record all proceedings) defines the most important work of the Recording Secretary. Work which calls for a knowledge of parliamentary procedure and English composition and for impartiality, discriminating judgment and strict fidelity to truth; for in a way the Secretary is the historian of the Court and it is necessary that the data handed down from one administration to another be correct.

Another responsibility which rests heavily upon the Recording Secretary is account keeping with the Financial Secretary. The importance of this cannot be over-estimated. For the sake of the Financial Secretary, if for no other reason, the Re-

ording Secretary should see that matters, financial in nature, should be kept straight.

Sister Secretary: When you feel discouraged and in despair at the lack of appreciation showed you in your work take courage in the thought that you are helping on a movement that is lightening the load of the sick and helpless and is steadily making the "Brotherhood of Man" not a dream but a reality.

Procrastination is a lender who exacts heavy interest.

The High Courts.

HIGH COURT OF CENTRAL ENGLAND.

A meeting of the Leeds and district members was held on Monday, July 3rd, in the Queen's Hall, Hunslet, at which fourteen courts were represented, Bro. J. Gibson, H.C.R. Central England, presided.

Bro. Martin, P.H.C.R., introduced the subject of a Central Committee being formed in Leeds, and also a Central Room and Office; he had brought the matter forward at the High Court meeting held at Southport, and felt that it was a necessity in order to carry on more successfully the work of the I.O.F. The idea has been carried out in Southport and Glasgow in a very successful manner, and it was for the brethren of Leeds and district to decide whether they should follow out the same idea. The committee, he suggested, should meet at least once a month and discuss matters affecting each Court in the district.

It should arrange for some of its members to pay visits to the various Courts, giving addresses on Forestric work, and encouraging the officers and members to improve their Courts, particularly in the method of working the same.

After some discussion it was decided to form a Joint Committee of all the Courts in the district.

The following officers were elected:—

President, Bro. J. Gibson, H.C.R., Court City of Leeds, 2052.

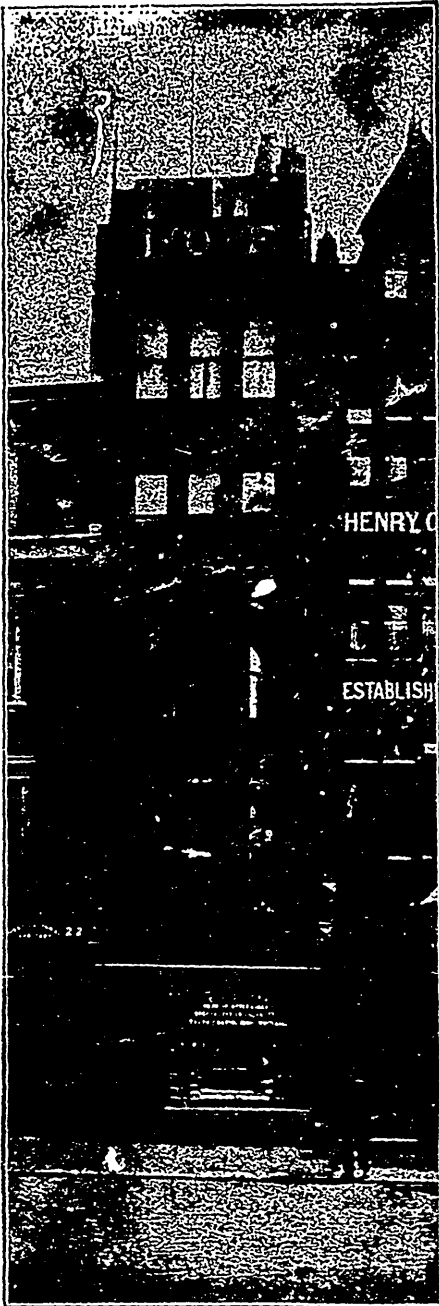
Vice President, Bro. H. J. Martin, P.H.C.R. Court Rothwell, 2028.

Secretary, Bro. W. T. Walker, H.A., Court Horsforth, 2254.

Treasurer, Bro. T. K. Diggle, D.D.H.C.R. Court Armley Excelsior, 2106.

Bro. Gibson was congratulated upon his election as High Chief Ranger by several speakers, and in responding said that the High Court meeting at Southport had been the most successful and pleasant one since the formation of the High Court, and that the membership in this jurisdiction had increased 92 per cent. during the past two years, whilst the membership in the Order was nearly 149,000.

They could be congratulated upon the valuation which had been made on behalf of the Order by Mr. Rea, the Actuary, to the Pearl Life Insurance Company for the Board of Trade, which distinctly showed that we were in a sound financial position, and pointed out that in this gentleman's report he stated that owing to the fraternal system in which our business was conducted, and the splendid way in which our funds were invested, they were more than ample to meet all liabilities.



HEAD OFFICE I.O.F. FOR EUROPE,
24 CHARING CROSS, WHITEHALL, LONDON, ENGLAND.

Bro. Diggle then expressed his views on the scheme, and urged the delegates to attend the committee meetings regularly.

He had compiled a list of rules which he begged to suggest for the guidance of the committee.

These were then put to the meeting, and with some slight alterations they were unanimously adopted. They are as follows :

(1) That the committee be called the "Leeds and District Committee of the I.O.F."

(2) That it shall consist of two representatives from each Subordinate Court and past and present Executive Officers of the High Court.

(3) That the officers of the committee shall consist of President, Vice-President, Secretary and Treasurer.

(4) That the committee meet the first Thursday in each month.

(5) That nine members form a quorum.

(6) That the annual meeting of representatives be held in July of each year, when all officers shall be elected.

(7) That this committee shall in no way interfere with the private concerns of any Court whatever.

(8) That the secretary keep an account of all the proceedings of the committee and transact all incidental business.

(9) That the secretary, president, or any five members of the committee shall be empowered to call a special meeting whenever they deem it necessary.

(10) That the committee meetings commence at eight p.m. and close at nine thirty p.m., but may be prolonged by a vote of those present.

Objects—The objects of this committee are to aid Courts already established and to assist in the formation of new Courts in Leeds and district by visitation, publishing and circulating Forestry literature, to spread the principles of Forestry and such other efforts as may be deemed advisable.

Bro. Martin proposed and Bro. Chapman seconded, that the following additional rule be added: "That any member of the Order be permitted to attend any of the committee meetings, but have no power to vote or speak except by permission of the chairman." Carried.

Bro. Diggle proposed and Bro. Stead seconded, that the choice of a suitable room to hold committee meetings in be left to the officers, and that they report at the next meeting.

Bro. Diggle proposed and Bro. Adkins seconded, that the amount of subscription from each Court be five shillings per year.

Bro. Diggle proposed and Bro. Chapman seconded, that a paper be read at the next meeting by Bro. H. J. Martin on Forestry work.

Bro. Alford, Court Armley Excelsior, then read a very interesting letter he had received from a brother in Canada who originally hailed from Yorkshire.

The brethren present listened attentively to the message from across the water, and reciprocated all the kind wishes mentioned in the letter.

In conclusion, Bro. Gibson urged upon all present the importance of such a committee as had been formed, and hoped that much good would be the outcome of it.

We have pleasure in announcing that the following hard working brethren have been appointed and accepted the office of District Deputy High Chief Rangers for the following districts :

Liverpool, Bro. S. S. Chiswell, P.H.C.R.

Leeds, Bro. T. K. Diggle, P.H.V.C.R.

Manchester, Bro. W. Sutton, P.H.C.

Southport, Bro. Percy Jones, C.D.

There is no doubt that the several Courts will be well supervised and assisted by these energetic brethren.

HIGH COURT OF CENTRAL ONTARIO.

The third annual session of the High Court of Central Ontario assembled in the Temple building the morning of Sept. 5th, delegates to the number of nearly 300 being present. High Chief Ranger, W. B. Sanders, of Stainer, presided. In the morning the various committees were appointed, and routine business transacted. The only important matter that came up in the afternoon was the proposition to admit women to representation in the High Court. As the constitution now stands women cannot become members of any subsidiary lodge, but they have Companion Courts, and the High Courts may, by resolution, admit their delegates. Bro. G. A. Harper approved of extending this privilege to the fair sex. Bros. Frost, Owen Sound, and Patterson, of Toronto, opposed the resolution, and it failed to carry.

FAVOURS PAID ORGANIZERS.

The annual report of the High Chief Ranger showed that 1,721 applications for membership had been received during the past term. Of this number only 882 were received during the latter six months, which discrepancy was attributed to the dispensing with the services of the organizers, and he held that in order to maintain their status a representative should be again put in the field.

NOW OUT OF DEBT.

The financial statement is exceedingly gratifying. On October 1, 1896, when the division of the High Court of Ontario was effected, the proportion of indebtedness for which the Central Ontario High Court was liable amounted to \$3,122.71. This was reduced to \$1,509 at the beginning of the present term, and now has been entirely wiped out, leaving them entirely free from debt.

In the evening the P.H.C.R. Wm. Milne presided. The report of the Finance Committee was presented by Rev. A. McGillivray, P.H.C.R., and considered in detail. The estimates for the coming year were submitted, and are not materially different from those of last year. On account of the good financial standing of the Order it was recommended that more money be spent on organization. Considerable discussion took place on the question of how far the work of extension should be carried on by paid officials or by the individual Courts. The consideration of the financial report was not concluded when an adjournment was made at 11 o'clock.

Sept. 6th.—The High Court of Central Ontario concluded work for this session at the Temple building to-day. In the morning the discussion on the finance report was continued. A few alterations were made on the estimates for the current year, after which the report was adopted. A more liberal allowance will be made for organization expenses, as well as a slight increase in salaries.

The Committee on State of the Order recommended the appointment of two organizers, and after a long discussion it was referred to the High Standing Committee for final action.

ELECTION OF OFFICERS.

On reassembling at 2.30 the election of officers was proceeded with. The attendance was very large, and the contest for the position of High Chief Ranger was keen, and a strong friendly fight was put up. The candidates were Bros. J. C. Morgan, Barrie, and G. L. Wilson, of Toronto; each is very well known and popular both inside the Order and without. Bro. Morgan is the

author and composer of several songs that have met with a good reception, and his speeches are characterized by great force and magnificent diction. Bro. Wilson, who was elected, is a very enthusiastic Forester, untiring in the performance of his duties. His addresses to the Courts are full of valuable suggestions, and are delivered with characteristic vigor.

The other officers elected and appointed were: P.H.C.R., W. B. Sanders, Stayner; H.V.C.R., J. W. Frost, Owen Sound; H.S., Dr. Niddrie, M.D., Creemore; H.T., Atwell Fleming, Toronto; H. Phy., Dr. Thompson, Toronto; H.C., W. A. Boys, Barrie; H. Aud., Geo. Challis, Barlow Cumberland; H.O., Rev. Bro. Little, Chatsworth; H. J. Sec., W. J. Hetherington, Toronto; H.S.W., A. Douglas, Millbrook; H.J.W., R. F. Dale, Harriston; H.S.B., J. H. Doughty, Guelph; H.J.B., W. R. Allin, Hampton; H. Con., E. C. Oliver, Stayner; H. Mar., E. J. Hearn, Toronto; H. Mess., H. Reeves, C. J. Stalker, Toronto; H. Organist, Bro. Zieman, York.

The next meeting of the High Court will be held in Owen Sound on the third Tuesday in August, 1900.

It was recommended that the INDEPENDENT FORESTER, the official organ of the Order, be delivered by mail to all the members residing in Toronto.

Bro. H.C.R. Wilson announced that information had just been received that a brother connected with Court Queen's Valley, Strathaven, Ont., had his buildings all burned out, and that his loss was unsecured. As a mark of sympathy the brethren present contributed on the spot a sum of about \$58.

ANNUAL SESSIONS.

At the opening of the evening session greetings were received from C. R. Fitzgerald, H. Sec. of the High Court of New York, now in session at Alexandria Bay.

A by-law was passed making it compulsory to hold annual sessions.

The grand cross of merit was awarded to H.C.R. Sanders for his faithful services.

The installation of officers was conducted by Bro. David Miller, P.H.C.R.

HIGH COURT OF EASTERN ONTARIO.

KINGSTON, ONT., Aug. 24.

The third annual convention of the High Court of the Independent Order of Foresters for Eastern Ontario opened here this morning in the city hall. Upon taking up business these committees were appointed:

Credential Committee—T. G. Morgan, Ottawa; R. S. Cline, Cornwall; C. Whittier, Cornwall. The Credential Committee reported 127 as entitled to seats in High Court.

Distribution—W. A. Howard, Alfred Egelson, C. W. Glen, J. A. Ager, Edward Lyons.

New Business—T. H. Flett, Ottawa; T. D. Minnes, Kingston; John Marshall, E. T. Miller, Jacob Herbison.

Constitution and Laws—G. A. Payne, Horace Pratt, G. W. Powell, A. L. Smith, Isaac Marshall.

Finance—F. R. F. Campeau, T. D. Minnes, L. A. Wright, B. B. Bahrison, D. H. Minaker.

Appeals and Petitions—T. A. Craig, J. A. Timmerman, David McIntosh, Rev. J. M. Tradrea, A. E. McCordick.

State of the Order—G. M. Elliott, R. V. H. Strik, G. A. Grant, W. McAdam, N. H. Ewart.

Press Committee—W. H. Godwin, Kingston; J. S. Eagleson, Ottawa.

The freedom of the city was granted to W. A. Howard, of Cumming's Bridge, and an address of welcome in behalf of the Foresters of Kingston was read by W. H. Godwin, and replied to by the High Chief Ranger.

HIGH CHIEF RANGER'S REPORT.

In his report, the High Chief Ranger, Bro. Spence referred to the progress of Forestry under the jurisdiction of the High Court. During the year twelve new Courts have been established. The initiations during the year were 489. There are now 207 Courts, and the membership on the 30th June was 10,224. Last year the Finance Committee estimated an income, including cash on hand, of \$6,653.81, which has been more than realized, as the actual amount received has been \$6,934.33. The estimated expenditure was \$6,965.57, which included \$2,785.57, to be paid to clear off total debt to Supreme Court, thereby showing a deficit of \$311.76. To avoid this, \$2,000 has been paid on account to Supreme Court, leaving a balance due on old account of \$785.57, which, with supplies for past year and salaries unpaid, will make a total indebtedness of \$1,520.63 on June 30th. Against this there is cash in bank, furniture supplies, High Court dues unpaid, amounts owing by subordinate Courts, and following previous estimates, including High Court dues now owing, making a total asset of \$3,704.59. Deducting the amount of liabilities, \$1,520, there is an available total of \$2,133.96, \$1,793.50 of which was paid and in cash on 14th ultimo. During the year the High Chief Ranger had issued fifty commissions to Court Deputies. By a change in rates there have been 16,000 members added to the Order, and \$650,000 of a surplus. Sixty-seven brethren have had "the silver cord loosed" that bound them to earth.

THE FINANCIAL STANDING.

Bro. G. L. Dickinson, the High Secretary, reported that the assets and liabilities show that the financial position of the High Court has improved, \$1,076.67, compared with the same statement last year. On account of deaths of members the Court has distributed the large sum of \$81,500. He expressed regret at the retirement of the High Treasurer, Bro. M. B. Mallory.

The report of the High Treasurer, M. B. Mallory, showed a balance on hand of \$1,727.92.

J. S. R. McCann and S. Lowe, High Auditors, reported that they had found the books of the High Secretary and High Treasurer correctly kept. The reports were accepted.

The following were appointed officers for this session: H. Chap., Rev. W. H. Quartermain, Kenfrew; H. J. S., W. E. Miller, Brockville; H. S. W., G. H. Groves, M. D., Carp; H. J. W., A. Cote, Ottawa; H. S. P., J. Stokes, Deseronto; H. J. B., J. Dimean, Springbrooke; H. Cond., T. A. Chapman, Baltimore; H. Mess., R. Cronk, Trenton; H. Marshal, J. A. Beatty, Pembroke; Auditors, J. S. R. McCann and S. Lowe, Kingston.

At the afternoon session invitations were received from Courts at Picton and Cornwall, asking the High Court to meet at either of their places next year.

A motion asking that all contracts for printing be rendered for when the amount exceeds \$100 was carried.

KINGSTON, Aug. 25.

After the opening exercises of the High Court of Foresters in the city hall this morning a very pleasing incident occurred when Dr. Herald, on behalf of the High Standing Committee, in a very felicitous address, presented Dr. Mallory, the retiring High Treasurer, with a valuable clock as a small token of the esteem in which he is held by the members of the Court. The Credential Committee reported 18 officers and 123 delegates present and entitled to seats. Bro. Dr. Clark, Past H.C.R., then took the chair and the High Court proceeded to the election of officers. Bros. Fawcett, Glen and Agar were appointed tellers, and the election resulted as follows: H.C.R., Geo. Spence, Cobourg, (re-elected); H.V.C.R., Bro. A. A. Fraser; High Secretary, G. L. Dickinson, elected by acclamation; High Treasurer, Bro. J. S. R. McCann, Kingston; High Physician, Dr. W. E. Crain, Chrysler; High Councillor, Bro. G. A. Payne, Campbellford, elected by acclamation; High Auditors, Bro. S. Lowe, Kingston, and W. Rowan, Ottawa, elected by acclamation. Fraternal greetings were received from the Ancient Order of Foresters, meeting in Toronto, and R. Meek, on behalf of the Oddfellows' Relief Association of Canada. Suitable replies were sent thereto.

At the afternoon session the Committee on Appeals reported that nothing had been laid before them for their consideration. The Committee on State of the Order recommended the division of the jurisdiction of this High Court into twenty-seven districts, and the appointment of a District Deputy for each who shall communicate with the Courts in his district within six months from this High Court meeting, and visit them when requested by the High Standing Committee. They congratulated the High Court on the forming of twelve new Courts and the initiation of 489 members during the year. The High Court will meet the third Tuesday of August, 1900, in Brockville. A report of the Committee on Constitution and Laws as to representation in High Court was laid over for discussion till next year. The Grand Cross of Merit was conferred on Bro. C. D. Clark, Past H.C.R. At this evening's session the appointed officers were: High Orator, Rev. J. H. Strike; High Journal Secretary, N. S. Miller; H. S. Woodward, F. R. E. Campeau; H. J. Woodward, Mr. B. Mallory; H. Sen. Beadle, W. H. Code; H. Jun. Beadle, — Ewart; H. Conductor, M. D. Cline; H. Messenger, J. D. Ager; H. Jun. Messenger, D. Brett; H. Organist, Rev. W. H. A. French; H. Marshal, J. F. Cruse. The finance report recommended: For mission work, \$1,250; salaries, \$350; H.C.R., \$200; H.V.C.R., \$50; H. Auditor, \$30; appointed officers, \$50; printing, \$300; H.C. meeting, \$450; debt Supreme Court \$1,314.83; salaries due, \$225; H.S. Committee, \$300; travelling expenses, \$800; credential, \$30; press, \$20; total, \$5,379.83. Estimated receipts on hand, \$229.93; 11,000 members, per capita, \$5,500; profits on supplies, \$200. Total, \$5,929.93, leaving a surplus of \$550.10. The convention closed at 10 o'clock. Many of the delegates left for home on the evening train, the remainder depart on the morning train.

Endurance is the crowning quality,
And patience, all the passion of great hearts.

—Lowell.

HIGH COURT OF MISSOURI AND KANSAS ANNEXED.

Official Circular No. 1.

KANSAS CITY, Mo., Aug. 25, 1899.

To the Officers and Members of Subordinate Courts,
Greeting:

Knowing that the growth of our Order depends upon the energy and zeal of the individual members and believing that the faithful worker should be encouraged and his merits recognized, your High Standing Committee offers the following Cash Prizes for new members initiated into the Order between Sept. 1st, 1899, and March, 1900.

SUBORDINATE COURT PRIZES.

First Prize: To the Subordinate Court initiating the greatest number of new members, \$25.00.

Second Prize: To the Subordinate Court making the greatest percentage of increase, \$15.00.

INDIVIDUAL PRIZES.

First Prize: To the member who shall have had initiated into his Court the greatest number of new members, \$20.00.

Second Prize: To the member who shall have had initiated into his Court the second greatest number of new members, \$10.00.

CONSOLATION PRIZES.

To each member of a Subordinate Court who shall have had initiated into his Court three (3) or more new members and who shall not have won either of the Individual Prizes, \$5.00.

CONDITIONS TO GOVERN CONTEST.

I. Prizes will be awarded only to Subordinate Courts and members of Subordinate Courts which are clear upon the books of this High Court, March 1st, 1900.

II. Members brought in by deputies working on salary or commission will not be considered in this contest.

III. The first prize for Subordinate Courts will only be awarded to a Court in which three or more members have each brought in three (3) or more new members.

IV. The first Individual Prize will only be awarded to a member who has brought into his Court at least ten (10) new members.

V. The second Individual Prize will only be awarded to a member who has brought into his Court at least five (5) new members.

The GOLD MEDAL offered to the Subordinate Court making the greatest net increase in membership in each Forestry year (now held by Court Pochontas, 1474) will be awarded September 15th.

Recording and Financial Secretaries will see that Semi-Annual Returns and High Court dues of their respective Courts reach the High Secretary before that date.

High Court dues must be paid before October 1st under penalty of suspension.

Please post this circular in your Court Room.

Yours in L., B. and C.,

W. H. BROWN, H.C.R.

W. A. ARMOUR, H.S.

HIGH COURT OF NEW YORK.

The 10th annual session of the High Court of New York was held on the 5th and 6th of Sept. at Alexandria Bay. The H.C.R. was unable to

present owing to serious indisposition. The S.C.R., Bro. Dr. Oronhyatekha, was present and presided throughout the session. There were between 400 and 500 officers, delegates and members present, fully three-fourths being in attendance at High Court for the first time. The High Court was auspiciously opened by the presentation of an address of welcome by Bro. Hume, who represented the President of the town. The Supreme Chief Ranger, in replying for the High Court, stated it was one of the finest and most eloquently worded addresses he had ever heard, which statement was endorsed by the High Court by a round of applause. The reports of the officers showed the Order in New York to be in a most satisfactory condition. Forty-one new Courts were instituted since the last report. Of this number no less than 30 Courts were instituted by the Deputies of the Supreme Chief Ranger.

Elmira was chosen as the next place of meeting of the High Court. The following officers for the incoming term were duly installed by the Supreme Chief Ranger:

H.C.R., Martin E. Rutherford, M.D., Rochester; P.H.C.R., O. P. Stockwell, Attica; H.V.-C.R., A. E. Hume, Alexandria Bay; H. Sec., Chas. R. Fitzgerald, Buffalo; H. Treas., Peter M. Martin, New York; H. Phys., A. J. Dick, M.D., New York City; H. Coun., Hy. H. Parker, Gloversville; H. Auditors, A. A. Wellington, G. E. Bailey.

It was generally conceded that this was one of the best and most enjoyable sessions that the High Court has ever held, and that very much of this was due to the masterly way in which the Supreme Chief Ranger, as presiding officer, conducted the business of the High Court. Some of the ablest men in the state were present as delegates. The membership was remarkable on account of the great number of young men present taking an active part in the deliberations of High Court. Among the youngest and most active in the throng was Col. A. B. Caldwell, the venerable Founder of the Order.

The 10th annual session of the High Court of New York was closed in Concord after passing, by a unanimous rising vote, a hearty vote of thanks to the Supreme Chief Ranger for his presence, and for presiding over their deliberations.

HIGH COURT OF NORTHERN MINNESOTA.

DULUTH, MINN., August 9th, 1899.

Oronhyatekha, M.D., S.C.R., I.O.F., Toronto, Canada.

DEAR SIR AND BRO.—I send you enclosed some notes from our High Court meeting for such use as you may think best for publication in the FORESTER.

I wish to thank you personally for sending Bro. Elliot G. Stevenson to us at that time; we certainly were very highly pleased with him, and we know he has gone from us a warm friend; our only regret is that we could not entertain him more than we did while he was with us.

We trust that during the winter we will have the pleasure of seeing you with other members of the Executive Council, when we promise you a royal time, for the Foresters in Duluth and the Northern Jurisdiction want to show their appre-

ciation of all the kindness you have shown towards them.

Wishing you good health and that a continuance of your kindly care may be with us in the Northern Jurisdiction, I remain,

Fraternally yours, in L., B. and C.,
S. A. KEMP,
High Chief Ranger.

DULUTH, MINN., July 26th, 1899.

The first annual session of the High Court of Northern Minnesota was held, pursuant to call, in the Elk's Hall, Duluth, Minn., on Tuesday, July 25th, and was called to order promptly at 10 o'clock a.m., by Bro. H.C.R. W. A. Hicken. Fourteen (14) of the High Court officers responded to roll call, five (5) being absent. The Credential Committee reported thirty-four (34) delegates as being in waiting and eighteen (18) members of Subordinate Courts desiring admittance to take the High Court degrees.

The report of the officers showed a very flattering condition of the Order throughout the jurisdiction, the total number of Courts being twenty-nine (29), the net increase in membership was shown to be four hundred and ninety (490). Thirteen (13) new Courts have been instituted since the institution of the High Court, June 30th, 1898.

The High Chief Ranger's address was well received and the several recommendations which he made were reported on favorably by the Committee on Constitution and Laws and adopted by the High Court. All the business of the High Court passed off in a very satisfactory manner and the session closed with the unanimous expression of the members that Forestry in the Northern Jurisdiction was in a most prosperous condition, that the Foresters of Duluth were alive to the interests of our great Order, and the visiting brothers determined to show their appreciation of the work done in and around Duluth by increased efforts among their Courts the coming year.

Brother E. H. Stevenson, Supreme Counselor, was present representing the Supreme Court, and at once won all Foresters by his genial, courteous and friendly manner; the distinguished visitor in his speech before the session held up the principles of Forestry in a most able manner that impressed all that heard him with the stability and advantages of the I.O.F., and it was the verdict of all that with such men at the helm as Brother Stevenson, Forestry was safe and would continue on in the grand march of progress assured of the continuance of that success which has followed it from the first.

Brother Stevenson arrived in Duluth on the magnificent steamer North Land and a large delegation of visiting Foresters were at the dock to welcome him on his arrival; the Reception Committee had provided carriages, and the City Band was also in attendance and escorted the carriages to the hotel. A large painting of the Supreme Chief hung across the principal thoroughfare near the hotel entrance set in colored electric lights with the words "Welcome to our Chief," also in colored lights, which was very effective and was much commented upon.

All Duluth was decked out in holiday attire, many of the decorations being very artistic and emblematic of the I.O.F.

The evening session opened up under the Subordinate degree, to which all Foresters were admitted as also the members of Companion Courts, and the

feature of the evening was a very entertaining and instructive address from Bro. Stevenson, Supreme Counselor, and the initiation of a class of forty-three applicants for membership. After the business of the evening was over, a reception was held by the ladies of the Companion Courts and a most enjoyable time was participated in by all; refreshments were served and the younger members enjoyed themselves in dancing. The Foresters of Duluth fully maintained their reputation for being alive to the interests of their noble fraternity.

The programme of the following day Wednesday, July 26th, was a Foresters' Picnic at Lester Park, which was a grand success, and was participated in by Foresters and their families and visiting delegates who commenced arriving on the grounds as early as 9 o'clock a.m.

Games and dancing were the order of the day; great credit for the success of this part of the programme is due to Bro. D.S.C.R. Frank L. Young, Bro. Chas. Atkins, of Court Duluth; Bro. H. W. Krause, of Court Commerce, and Bro. C. W. Kent, of Court Milaca, who were untiring in their efforts to provide an enjoyable time for all; fully 3,000 people were on the grounds.

The High Court of Northern Minnesota starts out on another year with the most brilliant and promising prospects for a large growth in membership the coming year; the officers have already sounded the key note that nothing less than a thousand members will do for an increase this year, and the delegates are heartily in accord with them and will put forward every effort in their respective Courts so as to share in the glory of the coming harvest. Many are the congratulations and very evident satisfaction expressed by the members of the High Court at the personnel of the High Court Officers, of which the following is a list of the newly elected and appointed Officers of the High Court: High Chief Ranger, S. A. Kemp, Duluth, Minn.; Junior Past High Chief Ranger, W. A. Hicken, Duluth, Minn.; High Vice Chief Ranger, Hon. J. J. Ryder, E. Grand Forks; High Secretary, Dr. W. W. Routh, Duluth, Minn.; High Treasurer, J. D. McPhail, Duluth, Minn.; High Physician, Dr. H. E. Webster, Lester Park; High Counselor, L. E. Gossman, Crookston; High Chaplain, Rev. A. C. Manson, Duluth; High Journal Secretary, Frank L. Young, Duluth; High Organist, W. F. McFall, Two Harbors, Minn.; High Senior Woodward, F. K. Jewett, West Duluth, Minn.; High Junior Woodward, Jno. McKay, Floodwood Minn.; High Marshal, C. W. Kent, Milaca, Minn.; High Conductor, C. J. Marshall, Duluth, Minn.; High Messenger, A. F. Peterson, E. Grand Forks, Minn.; High Senior Beadle, D. Robertson, Argyle, Minn.; High Junior Beadle, D. L. Young, Aitkin, Minn.; High Auditors, Isaiah Ridge, Duluth, Minn. and H. W. Cheadle, Duluth, Minn.

The next meeting of the High Court was set for the 4th Tuesday in July, 1900, in the City of Duluth, when we promise that the Northern Jurisdiction of Minnesota will show the result of united and harmonious effort on the part of every member both in increase in membership and loyalty to the cause of Forestry.

HIGH COURT OF NORTHWEST TERRITORIES.

The High Court of the N. W. T. met at Calgary, Monday, Aug. 8th, at 3 p.m. After the ritual

ceremony of opening the Court was performed, it was announced that his worship the mayor, Rev. Bro. Herdman and a deputation from Court Calgary, were waiting in the ante-room to welcome the representatives to Calgary. High Conductor Tweed and Marshal Stovel were delegated by the H. C. R. to introduce the visitors, who were received with applause on entering. Mayor Reilly was the first speaker and in a few humorous and well chosen remarks welcomed the members of the High Court to Calgary. Rev. Bro. Herdman next addressed the meeting at some length and his remarks were most appropriate and instructive. Bro. Bernard, of the *Tribune*, a member of the Order, also spoke briefly.

The presentation of an address of welcome from Court Calgary to the High Court officers and representatives followed, with an invitation to be present to partake of the local Court's hospitality at a banquet to be held at the Queen's Hotel in the evening.

The address having been suitably acknowledged the visiting brethren withdrew and routine business was again taken up. The Credential Committee reported the list of officers and delegates as present and entitled to seats in the Court.

THE BANQUET.

The banquet tendered by Court Calgary, 295, to the visiting members of the High Court came off Monday night, Aug. 8, at the Queen's Hotel. Chief Ranger Manery occupied the chair and was supported on the right by High Chief Ranger Betts, of Prince Albert, and High Secretary Urton, of Duck Lake. On the chairman's left were Vice High Chief Ranger Van Wart and Supt. Sanders, N. W. M. P. Nearly all the gentlemen, including the members of the Order and some guests, sat down to dinner, which was most creditably provided by the proprietor of the hotel.

After full justice had been done to the tempting bill of fare, the chairman opened the toast list by proposing the toast of "Her Majesty Queen Victoria," which was loyally drunk, the whole assembly rising to their feet and singing "God Save the Queen." Bro. Tweed, of Medicine Hat, who was called upon in connection with the toast, made a capital little speech, in which he briefly recalled the many virtues which have endeared Her Majesty to her loving subjects.

"The Army and Navy" brought Supt. Sanders and Insp. Williams to their feet, and Mr. Marker sang "The Skippers of St. Ives" so acceptably as to call for an encore.

The chairman in proposing the "High Court of the North-west Territories," expressed the gratification felt by the local members of the Order at the holding of the High Court at Calgary. He tendered the visiting brethren a hearty welcome, and congratulated the Order on having selected for its officers men of such high standing and ability as they had the honor and pleasure of entertaining.

High Chief Ranger Betts, who was loudly cheered on rising to reply, said he was proud to find that Calgary had done so much for the Order. He had known the city for many years, having watched its growth from infancy, and he was proud of its enterprise and progress. He was especially grateful to the mayor and other prominent citizens who had so kindly welcomed the High Court officers to the city, and he begged to assure the people of Calgary that their kindness was thor-

oughly appreciated. The speaker concluded a clever and amusing speech amid loud applause.

Bro. Tweed next favored the company with two recitations, which were exceedingly well rendered and created many a laugh.

The chairman next proceeded with the presentation of Past Chief Rangers' jewels to Bros. Irwin, Crick and Riddell. In making the presentation, the chairman referred to the fact that the members of the Court had felt that some recognition was due to the untiring self-sacrifice and care bestowed by these three gentlemen on a brother who had been afflicted for a considerable period by illness. He spoke of the splendidly practical way in which Brothers Irwin, Crick and Riddell had carried out the principles of the Order, and he felt that the example set by them would be productive of much good to it. The recipients suitably acknowledged the honor conferred on them.

The adjourned session of the High Court I. O. F. N. W. T., met at 10.30 Tuesday morning, Aug. 8th, High Chief Ranger Betts presiding. The reports were presented as follows: Report of High Chief Ranger, report of High Secretary, report of Organizer, report of representative of Supreme Court, report of auditors.

The various reports presented showed the Order to be in a highly flourishing condition throughout the Territories, the report of the High Chief Ranger being particularly interesting and comprehensive. The High Secretary's report also contained valuable information. The Organizer's report showed a total increase in membership since October, 1897, of 505 brothers installed, carrying the large sum of \$455,000 insurance.

The report of the representative to the Supreme Court was also very satisfactory. One of the most valuable reports presented was from the auditors, showing the finances to be in the best possible condition. All of the reports presented were referred to the proper High Standing Committee. This completed the work of the morning session.

THIRD SESSION

was convened at 15.30 with the H. C. R. in the chair.

The report of the Finance Committee was taken up and adopted. On State of the Order, the Committee's report, which was a valuable one, was also concurred in.

The Committee on Constitution and Laws reported in favor of the admission of Companion Courts to representation in the High Court, and the by-law were changed to that effect.

The election of High Court officers for the ensuing biennial term resulted as follows:

P. H. C. R., Bro. J. F. Betts, Prince Albert; H. C. R., Bro. Thos. Tweed, Medicine Hat; H. V. C. R., F. W. Chisholm, Grenfell; H. Sec., W. S. Urton, Duck Lake; H. Treas., A. F. Grady, Macleod; H. Physician, Dr. Field, Rosthern; H. Counselor, G. W. Greene, Red Deer; H. Auditors, W. H. Woodman, Prince Albert; Supt. Sanders, Calgary; Representative to Supreme Court, C. R. Stovel, Prince Albert.

The officers appointed by H. C. R. Bro. Tweed were:

H. Chap., Bro. H. A. Baker, Medicine Hat; H. S. W., Bro. W. A. Patterson, Okotoks; H. J. W., Bro. C. N. Daykin, Lacombe; H. S. B., Bro. W. McLellan, Calgary; H. J. B., Bro. J. Graham, Broadview; H. Miss, Bro. J. Riddell, Calgary; H. Conductor, Bro. H. A. Saxby, Lumsden; H.

Marshal, Bro. A. Holdenberg, Prince Albert ; H. Journal Secretary, Bro. D. H. Grant, Duck Lake.

WEDNESDAY MORNING

the business of the High Court was again taken up and Grenfell selected as the next place of meeting. Resolutions of thanks were ordered to be suitably conveyed by the Secretary to his worship the mayor and citizens of Calgary for their kind reception to the members of the High Court. To officers and members of Court Calgary for their courtesy and attention to the welfare of the delegates, and an expression of thanks was also made to the Calgary lodge of the I.O.O.F. for the use of the hall for the meetings.

After the installation of officers by P.H.C.R. Betts, the session of the High Court was closed, to meet at the call of the Standing Committee.

HIGH COURT OF NOVA SCOTIA.

HALIFAX, N.S., Aug. 15th, 1899.

To all Members of the I.O.F. in Nova Scotia, Greeting :

The High Standing Committee, at a recent session, having accepted my recommendation to offer prizes for procuring new members, I have much pleasure in announcing that the following amounts will be paid any of the brethren bringing in new members from Sept. 1st to Dec. 31st, 1899 :

| | |
|------------------------|--------------|
| For 3 new members..... | \$1.00 each. |
| “ 5 “ | 1.25 “ |
| “ 10 “ | 1.50 “ |
| “ 15 “ | 2.00 “ |

No prize will be given for less than 3 members.

This liberal offer should result in securing a very considerable additional membership, and at the same time benefit in some degree those who are the workers.

Hoping for a good measure of success throughout our jurisdiction,

I am yours in L. B. and C.,
E. J. HISELER, H.C.R.

P.S.—A Forester's tent will be erected on the Exhibition Grounds at Halifax during Exhibition week. All visiting Foresters and friends are invited to call and see us.

E. J. H.

HIGH COURT OF PRINCE EDWARD ISLAND.

The sixth annual session of the High Court of P.E.I. was held at the village of Kensington on the 16th and 17th of August. The members of Court Prince Edward did everything in their power to make the visit of the officers and representatives of the High Court to Kensington pleasant ; free accommodation was furnished to all whom the hotels had not room for.

The first session opened at 2 p.m., Brother J. M. Clark, H.C.R., presiding.

The other officers present were :

- F. S. Jost, P.H.C.R.
- Geo. F. Owen, H.V.C.R.
- L. U. Fowler, H. Sec.
- W. H. Dougherty, M.D., H. Phys.
- D. K. Currie } H. Auditors.
- Jas. E. Birch }
- Rev. J. M. Withycombe, H. Orator.
- R. M. Johnson, H.S.W.,
- D. A. Wedlock, H.J.W.

- Kenneth McKay, H.S.B.
- J. F. McNeill, H. Marshal.
- R. B. Auld, H. Messenger.
- Alex. McLeod, H. Cond.
- J. Gordon McKay, H. Journal Sec.
- J. W. Sutherland, H. Organist.

The H.C.R. having opened the Court the following committee on credentials was appointed :

- L. U. Fowler,
- A. Montgomery,
- Chas. Dawson,
- John H. Gill,
- C. H. VanInderstine.

The committee reported that 35 courts were represented, and a number of past executive officers were also present and entitled to vote.

Mr. H. A. Collins, Supreme Treasurer, was here introduced by Past High Chief Rangers Jost and Russ. Mr. Collins, who is a very fluent and forcible speaker, gave a short address, expressing himself as delighted with the Garden of the Gulf, its



J. M. CLARK, H.C.R.

climate, its people, its rich pastoral scenery, and most of all the pleasant association with his island brethren. He was present, he said, as the representative of the Supreme Chief Ranger, who commissioned him “to give my love to the brethren of P.E. Island,” and to tell them that he fully appreciates the grand work done in this Province. He referred at some length to the changes in the Constitutions and Laws made by the Supreme Court at its last session.

Brother Collins' address was enthusiastically received.

The following sessional committees were appointed by the H.C.R.:

DISTRIBUTION.—Murdock McLeod, H. D. McEwen, Charles Beairsto, I. T. Reid, J. D. Taylor.

STATE OF THE ORDER.—Dr. McLaughlin, Rev. Ewen Gillis, J. B. Russ, J. B. Millman, Thomas Lowther.

PETITIONS AND APPEALS.—Dr. A. Ross, Archd. Campbell, Walter Simpson, Hugh McLeod, Norman Ramsay.

FINANCE.—J. H. Bell, J. A. McCormack, N. Fairchilds, Dr. Dougherty, Jas. McKinnon.

MILEAGE AND PER DIEM.—W. H. Prowse, C. A. McNutt, W. A. Johnston, W. A. Miller, P. B. Clark.

PRESS COM.—D. K. Currie, G. F. Owen, John Mollison, E. H. Duchemin, R. H. McDonald.

CONSTITUTIONS AND LAWS.—Charles Murphy, D. P. McNutt, C. W. Kielly, Dr. J. G. Toombs, Donald McLean.

ON NEW BUSINESS.—A. D. Fraser, E. H. Howatt, Rev. David Price, J. A. White, H. B. Heustis.

PUBLIC MEETING.—K. McKay, J. F. McNeill, E. H. McEachern, K. Webster, F. Adams.

The reports of the officers were then distributed and taken as read.

The High Chief Ranger said in substance:—

Another year in our history has passed away, and it is my pleasant duty to welcome you to our Annual Session, and I would ask you to join with me in thankfulness to the Supreme Ruler of all for the measure of success that has attended our efforts in the Order during the year that is now closing, which has been one of more than ordinary interest to us as Foresters, as changes of an important nature were made in our system at the recent session of the Supreme Court, which threatened at first to cause serious loss of membership. But I am pleased to have to report to you that time is proving the wisdom of those changes, and already confidence has been restored and a steady, if somewhat smaller, gain than past years have shown, is now taking place, and I have every confidence that the future will demonstrate more clearly that what has been done is right.

With feelings of deepest sorrow I ask you to remember for a moment those of our members who, during the time since last we met, have been called from amongst us to join those of our members in the Great Supreme Court above; and I know you will pardon me if I make special mention of one of whom it can be truly said that his memory will always be green in the hearts of all true Foresters. At our last session, held in Alberton, one of our acts was the passing of a resolution of sympathy with our beloved Past Chief Ranger, J. Farrer Stewart, who was then on a bed of sickness in a strange land. Almost one of the first duties that came to me after taking the office of H.C.R., was the sad one of assisting in the performance of the burial rites of our Order over the remains of that brother. I know that I voice the sentiments of every member of the High Court, as well as hundreds of true Foresters in this province and elsewhere, when I say that few, if any members of our Order, has left behind so noble a record as Bro. Stewart.

Others who have left us were Bros. McNeill, Weeks, Moore, Robins, Campbell and Morshead, all good men and true. We shall miss them sorely. But He doeth all things well. Who may be recorded at our next session as having been called away, we cannot tell. Let us do our part in our beloved Order this year as if it were our last.

I will not weary you with figures, showing our numerical or financial standing—those you will have in the reports of the other officers, but will simply say in passing I am pleased to report that during the year we have instituted the average number of new Courts, and have made a net gain of over a hundred members. By a very satisfactory

arrangement with the Supreme Executive, this work has been accomplished at a very small cost to your High Court. I regret, however, to have to report a large number of suspensions, caused, no doubt, in part by a misapprehension of the changes made at the Supreme Court session, and partly from the fact that many members, by non-attendance at the meeting of their Courts,



THE LATE J. FARRER STEWART, P.H.C.R.

grow cold and indifferent. From reports received by me from the Court Deputies, I find the average attendance to be only about 30 per cent., a very low average when we consider the interests that are involved. I, however, confess that I can offer no suggestion which would tend to improve this condition of affairs.

The changes already referred to necessitated the passing of a complete set of by-laws for the government of our High Court, and I now submit for your consideration the following:

The H.C.R. here submitted twenty-seven sections and subsections which he recommended for adoption by the High Court, the following conditions, viz.:—By our High Court making a single payment of \$3,000.00, which would secure said ward for all time to come, by an annual payment of \$200.00. For this, all Foresters, who require such, would have secured to them the great privilege of the best medical attendance and nursing that our province can furnish, in addition to which free board, washing, medicine, etc., are guaranteed. As to the means of payment of the amount as stated, I leave that to the wisdom of this High Court. One Court, through its Deputy, suggests that the High Court borrow the amount necessary to secure the ward permanently. I think you will agree with me that in view of the fact that, with one exception, all Courts in the province have dispensed with free medical attendance; and as this feature of our system is made much of by all exponents of the Order, and many have joined our Order to whom this was a strong inducement, we owe it to those members to provide in some way such benefits as this arrangement would secure to them.

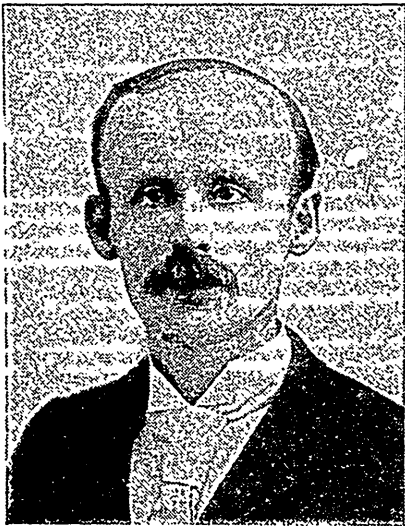
Few of the reports sent to me by the Court Deputies contain any suggestion for the good of the Order, which I presume may be taken as evidence that Courts in general are well satisfied with present conditions. A few contain suggestions which refer more particularly to the work of the Supreme Court.

I notice from reports that several Courts still omit the bonding of their officers. This, besides being positively unconstitutional, is a very dangerous custom, and may here, as it has in other places, cause much trouble and loss. It always pays to be right.

I am very happy to notice the high honor which has come to two of our Courts through a happy choice of the names of illustrious and wealthy men, viz., Lords Strathcona and Mount Stephen, both of whom seem to have deeply appreciated the delicate compliment paid to them, and handsomely remembered the Courts which had so honored them. No doubt all new Courts will look carefully to the choice of names.

An especial feature of the last session of the Supreme Court was the dedication of our magnificent Temple Building, a building which can be fitly described as a "thing of beauty," and promises to be to every Forester "a joy forever." Towering as it does, far above all other buildings in that city of stately edifices, it will stand in the light of future years to show to many yet unborn the evidence of the great confidence in the principles of our beloved Order which has inspired our Supreme Executive. And to all Canadian members it will be doubly dear, making as it does the home of our Order in our own land.

I am especially pleased to have the honor of welcoming to this session our esteemed Supreme Treas-



FRANK S. JOST, P.H.C.R.

urer, Brother H. A. Collins, and I am sure that you will rejoice with me at his presence amongst us. We have been favored in the past with visits from several of our superior officers, all gentlemen whom it was a delight to honor. Brother Collins, though last, is not by any means least in ability both to please and to instruct.

During the year every Court in my jurisdiction,

with the exception of one, has been visited by some member of the High Standing Committee; that one was not neglected intentionally but by reason of a storm. Personally I have visited twenty Courts, have attended nine public meetings, have installed the officers of four Courts, have issued commissions to fourteen Court Deputies, and have travelled in the discharge of my duties about 1,300 miles. This, while being a severe tax upon my time, has been a labor of love, and the great kindness shown me by the members of the Order everywhere will always remain as a very pleasant memory. I have also to thank every member of the High Standing Committee for their assistance and counsel, always so cheerfully given.

The High Secretary's report showed the number of Courts in the jurisdiction, 35, and one instituted since the reports were prepared.

MEMBERSHIP.

| | |
|---|------|
| Number of Beneficiary Members reported last year..... | 1303 |
| Number initiated during the year..... | 181 |
| Number admitted by card..... | 2 |
| Number reinstated..... | 9 |
| <hr/> | |
| First total..... | 1515 |
| Number suspended for all causes..... | 52 |
| Number withdrawals by card..... | 25 |
| Number died..... | 7 |
| Number by card from Court Gordon..... | 4 |
| Number placed on honorary list..... | 2 |
| <hr/> | |
| Second total..... | 90 |

Present membership..... 1425

The following is a synopsis of the report of the High Treasurer:

RECEIPTS.

| | |
|--------------------------------------|------------|
| Cash on hand as per last report..... | \$ 425 29 |
| Receipts for the year..... | 832 72 |
| | <hr/> |
| | \$1,258 01 |
| Expenditure..... | 856 06 |

Cash on hand.....\$ 401 95

The High Auditors reported having examined the books, vouchers and accounts of the High Secretary and Treasurer and found them correct and satisfactorily kept. The assets over all liabilities amount to \$450.11.

Previous to the meeting of the High Court, Prince George Encampment of Royal Foresters, held a meeting from 12 to two o'clock, presided over by the illustrious Commander, Richard M. Johnson. A number of prominent Foresters, including the Supreme Treasurer, took part in the proceedings. A number of applications were received from members of the Order for this exalted degree, which was confirmed at another meeting held in the evening.

A public meeting was held Wednesday evening in the public hall, which was crowded to the doors. Frank S. Jost, P.H.C.R., presided. An address of welcome was given by John Anderson, Esq., of Court Prince Edward, which was responded to by J. M. Clark, H.C.R. The remainder of the programme consisted of a recitation by Dr. Dougherty, and a song by Bro. Lamont, which, of course, was encored. Excellent addresses by Mr. H. A. Collins, Sup. Treas., and Rev. J. M. Withycombe.

On Thursday the High Court continued its deliberations, the first session opening at 9 o'clock with

the H.C.R., J. M. Clark, presiding. The various committees submitted their reports. Changes were made in the by-laws of the High Court as recommended by the H.C.R. Payment of \$2 per day to the members of the High Standing Committee and the High Auditors while on duty, instead of \$3 and \$1.50 as heretofore. The charter fee for each Subordinate Court is fixed at \$2.50 for applicant, taking one thousand dollars or more mortuary benefit, and to \$1.50 for applicants taking less than \$1,000, and \$1 for Companion Courts.

The question of endowing a Foresters' ward in the P. E. Island hospital, occupied a good part of the afternoon's session, and elicited considerable discussion. It was finally decided to accept the offer of the P. E. Island hospital namely, to furnish a free bed in that institution for one year for the use of Foresters, receiving therefor the sum of two hundred dollars. It was also decided that the full amount of two hundred dollars be paid out of the funds of the High Court.

A majority of the committee on Constitution and Laws had inserted the word "Subordinate" before the word "Courts" in sub-section (2) of section 305 of the by-laws, recommended by the High Chief Ranger. When the High Court understood that this meant the exclusion of the ladies as representatives from the High Court, the proposition of the committee was nearly unanimously voted down.

The High Chief Ranger must have felt gratified at the action of the High Court in approving of nearly every section of the by-laws recommended by him, and the furnishing of a free hospital, the plan he took so much trouble to explain.

At the last session of the High Court the officers were elected, every office being keenly contested. Bros. Dr. H. D. Johnson, C. A. McNutt and G. H. Carver acted as tellers.

The following are the elected and appointed officers:—

H.C.R., Dr. H. W. Robertson, Crapaud; H. V. C.R., Kenneth McKay, Kensington; H. Sec, L. U. Fowler (re-elected), Bedeque; H. Treas., J. H. Bell, Charlottetown; H. Phys., Dr. Douglas, Hunter River; H. Com., Chas. Murphy, Summerside; H. Auditors, H. D. McEwen, Morell, A. D. Fraser, Vernon River; H. Orator, Rev. Ewen Gillis, Murray Harbor; H. S. Woodward, H. B. Huestis, O'Leary; H. Jr. Woodward, J. A. McCormac, Souris; H. Sr. Beadle, I. T. Reid, Tignish; H. Jr. Beadle, George McKenzie, Murray Harbor; H. Marshal, M. Whitehead, Clifton; H. Messenger, W. A. Johnston, Montague; H. Conductor, John H. Gill, Little York; H. Organist, J. W. Sutherland, Charlottetown; H. Journal Sec., John Molison, Summerside.

It was decided by a unanimous vote of the High Court that the next annual session be held in Souris.

A vote of thanks was tendered H. A. Collins, Sup. Treas., for his attendance at the session and for his kindly assistance among different Courts visited by him during his stay on the island. Mr. Collins responded in his own inimitable style and announcing his intention to return to Toronto Saturday morning, and bade adieu to the brethren.

Congratulations are extended to Bro. Hon. H. C. McDonald, Attorney-General of P.E.I., and member of Court Mount Stephen, Charlottetown, on his appointment as Judge of Queen's County. Everyone believes that the fairness which characterized him in law or politics will be more observed on the bench.

HIGH COURT OF QUEBEC.

The High Court of Quebec met at Fraserville during the past week. The following officers were elected:—H.C.R., G. F. Kearns, Montreal; H.V. C.R., Dr. Picard, Fraserville; H.S., J. W. Stock, Sherbrooke; H.T., F. Bertrand, Montreal; H. Phy., Dr. J. Lavolette, Montreal; H.C., J. F. Lavery, Quebec; H. Auds., S. Rutherford, L. S. Gendron. A donation of \$100 was voted to the hospital at Fraserville.

HIGH COURT OF WASHINGTON.

Official Circular No. 5.

OFFICE OF THE HIGH CHIEF RANGER,
TACOMA, WASH., August 12th, 1899.

To the Officers and Members of Subordinate Courts:

BRETHREN,—The fifth annual session of the High Court of Washington Independent Order of Foresters will be held at the Foresters' Hall, corner Pacific Ave. and 11th Street, City of Tacoma, on Tuesday the 10th day of October, 1899, commencing at 10 o'clock a. m.

The headquarters of the High Standing Committee will be at the Donnelly Hotel.

Each delegate to High Court must be a member of the Court he represents in good standing.

The High Standing Committee would impress upon the minds of the officers of the Courts that the constitution and laws of the Order will be strictly observed and enforced regarding arrears of Subordinate Courts.

All Courts in arrears to the High Court will not be entitled to a seat.

Delegates are requested to travel by the shortest route, as mileage will only be allowed on that basis.

Courts that have not yet paid their High Court dues or forwarded Form No. 48, are requested to refer to section 168 and section 171 of the Constitution and Laws regarding suspension.

The attention of all Courts is also called to section 305, which provides that the Credentials of Delegates must be filed with the High Secretary immediately after election of delegates.

Courts that have not elected their delegates will do so at once, so that the work of the officers may not be delayed.

Again we appeal to you to make extra efforts for new members from now until the High Court meeting.

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

JOHN A. FORSYTH,
High Chief Ranger.

Attest:

L. N. HANSEN,
High Secretary.

The story goes that when Li Hung Chang was in England an admirer sent him a specially fine bull-terrier, intended to watch over the veteran statesman's declining years. The following letter—so the story goes—was received in acknowledgment: "My Dear _____, While tendering my best thanks for sending me your dog, I beg to say that, as for myself, I have long since given up the practice of eating dog's flesh; but my attendants, to whom I handed the creature, tell me they never tasted anything so nice. Your devoted L."

Notice.

The Executive Council at its last meeting, held on September 1st, proscribed all of the West Indies and the East Indies, and provided that all members going to either of these places after Sep. 1st must obtain a permit and pay extra hazardous rates.

Members going to Cuba, Porto Rico or the Philippines will govern themselves accordingly, and put their certificates on a safe and proper basis by obtaining a permit and paying the extra hazardous rates.

The Greatest Good.

It may be glorious to write

Thoughts that shall glad the two or three
High souls, like those far stars that come in sight
Once in a century ;

But better far it is to speak
One simple word which now and then
Shall waken their free nature in the weak
And friendless sons of men.

—J. R. LOWELL.

Among the Courts.

BRITISH COLUMBIA.

Sorry to Part With Him.

Vernon News, Aug. 3rd, '99.

Bro. Goulet, who for seven years has held the position of C.P.R. agent here, left this week to assume charge of the Kamloops station, and few residents of Vernon ever departed carrying with them more sincere wishes for future prosperity or a larger measure of public esteem from the people of this city. Deep regret has been expressed on all sides since it became known that Bro. Goulet was to leave us, and he has received many evidences of the depth of the respect entertained for him and his esteemed wife, who shares a full measure of the good wishes of our citizens. On Wednesday night the Foresters' Lodge presented Bro. Goulet with a handsome jewel and an address.

On Friday evening a deputation of the business men met him at the city hall, and there presented him with a most handsome and costly silver service of seven pieces, the presentation being made by Mr. G. A. Henderson, president of the Board of Trade, assisted by Mayor Megaw.

CALIFORNIA.

Sebastopol.

Tuesday evening, August 8th, will long be remembered by Court Sebastopol and their guests who were present and listened to the exercises of the evening.

Several weeks ago preparations were made by the local lodge for a banquet in honor of a visit from the High Chief Ranger, Col. G. A. McElfresh. Invitations were issued to quite a number of people, and in consequence there was a large attendance.

Col. McElfresh has been here on former occasions and it was probably the recollections of the past that induced many to come out last Tuesday evening.

Preceding the address a programme by local talent was rendered and consisted of the following pieces :

Instrumental solo, W. J. Mecker ; vocal solo, Miss Lillian Strobel ; recitation, Miss Minnie Worden ; vocal solo, F. N. Sheldon ; vocal duet, Messrs. D. J. Brooks and Chas. Wurdig.

Then followed the address by the High Chief Ranger and was devoted entirely to a description of the Independent Order of Foresters and the work it has accomplished. Col. McElfresh punctuated his remarks by several very good stories which were received with hearty applause from the audience.

The address was delivered in the speaker's usual interesting manner and was attentively listened to. At the close of his remarks the visiting members and guests were invited to the dining room where refreshments had been prepared. Following the spread the audience again assembled in the lodge room where a social time was enjoyed by all.

Miss Lillian Strobel and Miss Minnie Worden each received a hearty encore to their pieces which were well rendered.

Court Sebastopol is in a very flourishing state, having about seventy-four members in good standing.

ILLINOIS.

Gave a Stag Party.

COURT LAKE, NO. 477, ENTERTAINS FRIENDS.

Court Lake, No. 477, gave its first stag party at Corcoran's Hall, Forty-seventh street and Princeton avenue recently. The party was arranged by a committee appointed by the Court consisting of Peter Drautzburg, J. J. Winkleman, W. C. Collins, Thomas Kelly, Edwin Quinn, C. F. Lenning and C. T. Shearman.

The entertainment was a varied one, musical, literary and athletic. About two hundred invited guests attended and refreshments and cigars in unlimited quantities were done full justice to. The success of the entertainment was mainly due to the efforts of the chairman, Bro. Peter Drautzburg, who, since the institution of the court, has been indefatigable in promoting its interests. Such affairs as that given on Saturday night cannot have other than a beneficial effect on the members of the Court and is a social feature which other like organizations would do well to imitate.

C. S. Shearman, Chief Ranger of the Court, was the presiding officer, and in a felicitous manner performed his duties. Past High Chief Ranger, W. P. Clancy was the orator of the occasion and spoke at length on the merits of the Order and its claims to popular support. He was well received, and those who witnessed the ovation he got were more than ever convinced of his popularity amongst Foresters. Those who took part in the entertainment were : Professors Storer and Welch, pianists, who gave some beautiful musical selections. William Gelder, M. M. Stanton, Peter Tracey, Drautzburg brothers and R. H. Polasky, Chief Ranger of Court Daskan, recitations and songs. Court Lake quartette, which is comprised of Joseph Dempsey, William Conway, William Broderick and Harry Taylor, gave several selections and contributed

much to the enjoyment of all present. Jesse Northrop and Billy Mack, of C.A.A., gave a sparing exhibition of five rounds. Both are light weights and extremely clever. The entertainment was a great success and those who had the good fortune of being invited look forward eagerly to the next stag to be given by Court Lake.

Court Lake No. 477 was instituted May 22 last. It is an off-shoot of Court Independence and is already in a thriving condition. It was instituted with a membership of forty, and has now a large membership composed of young men who are of the most respectable class of citizens.

DECATUR, ILLS., Aug. 12th, 1899.

To the Officers of the Supreme Court, I.O.F., Toronto, Canada:

DEAR SIRS,—In acknowledging the receipt of the \$1,500 check received yesterday the 12th inst., in full payment of my disability claim (only eleven days after final papers were mailed), I fail to find words to express my appreciation of your promptness and my sincere belief that it is the best Order of the kind in the world. I can talk very little on account of the nature of my disease, but what little I do, a good portion of it will be sincere praise for the I.O.F. My wife joins me in wishing the Order prosperity in its noble work.

Yours in L., B. and C.,

J. W. GRAHAM.

Court Fearless, No. 3710.

CHICAGO, Aug. 25th, 1899.

ORONHYATEKHA, M.D., Supreme Chief Ranger.

DEAR SIR AND BRO.—I have this day delivered to Mrs. Lizzie Hensel, widow of our late brother Otto Hensel, draft No. 18154, for one thousand dollars. She wishes me to return to you her most heartfelt thanks for your promptness in sending same, and her earnest desire is that the Foresters may ever prosper. On behalf of Court Fearless I wish to say that we appreciate the promptness and despatch with which this benefit has been paid and feel that our members realize more than ever that the Independent Order of Foresters is the best of all fraternal orders. I beg to remain

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

H. A. GRIFFENBERG, R.S.

INDIANA.

Movements of the Workers.

On June 9th, the H.C.R., C. W. Ennis, and H. Sec., W. W. Wilson, visited Court Indiana, No. 1451, Marion, Ind., and aided Bro. Robert Tinck D S.C.R., in the initiation of 8 candidates, after which the Court proceeded to reorganize by electing a full set of officers, who were duly installed by H.C.R. Ennis. The High Court officers were ably assisted also by Bro. Wm. A. Morrow, P.C.R. of Court Union City, No. 1188.

On July 27th, the High Sec., Bro. Wilson, attended meeting of Court Maybee, No. 1859, the youngest Court at Indianapolis, and assisted the Sup. Deputy, Bro. R. Tinck, in the initiation of near a score of new members. This Court say they are aiming to rank right up among the higher Courts for numbers, and some of the other Courts will have to hustle or 1859 will pass them.

On August 11th, the High Chief Ranger, Bro.

C. W. Ennis, of Union City, Ind., accompanied by the Chief Ranger, Bro. J. L. Keller, of Court Union City, No. 1188, visited Court Indianapolis, No. 1820, at Indianapolis, Ind., and together with Bro. Tinck, Sup Deputy, assisted the Court in putting a number of candidates through the forest. The Court in less than two weeks' time has secured 26 applications, and you all can see they are kept busy keeping the forest in shape. This Court, like Court Maybee, say they propose climbing to the top. The High Court officers expect in a short time to have the opportunity of assisting Court Oak, No. 1149, of Indianapolis, the oldest Court in the city.

Bro. A. B. Alley, High Senior Woodward, is Chief Ranger of Court No. 1820, and he seems to be the very man for the place, and he also knows just how to entertain visitors, and he had a few to entertain, as, in addition to the officers named, there was a good representation from both Courts Oak and Maybee.

These meetings are the life of the Order, and other Courts should be getting themselves ready and have their 25 applications. Let each Court try and see which will be first.

MAINE.

Foresters Who Die Hard.

In the terrible disaster at Mt. Desert Ferry on Sunday, Aug. 6th, in which 20 people met their death, there were several Foresters, but fortunately all were saved though some of them had a close call.

Bro. George L. Spaulding, of Orono, High Treasurer of the High Court of Maine, was one of those most seriously injured among the survivors. He was taken out of the horrible death trap more dead than alive, and but for the timely assistance of friends and a physician he would now be numbered with the silent majority. As it was it required nearly two hours' hard work to bring him back to consciousness, and he is now suffering greatly from injuries received. He is on the road to recovery, however, and we hope soon to hear his cheery welcome among us again.

Another Forester who was in the disaster, but more fortunate than some others, was Bro. C. W. Robbins, of Old Town, Editor of the Old Town *Enterprise*. Bro. Robbins, with thirteen out of his party, went down in the middle of the break when the crash came. After coming to the surface and assisting to places of safety Mrs. Robbins and nearly every other member of his party who went into the water, he next turned his attention to other unfortunate victims of the horror, and with utter fearlessness and disregard of the consequences and his own personal safety, plunged into the water time after time, always succeeding in bringing one or more to the surface and places of safety, or where assistance could be given from above.

Everybody is loud in praise of Bro. Robbins, and deservedly so, for it is safe to say that no one did more heroic, braver, or greater work than he.

General Deputy Bro. A. A. Campbell and wife arrived in Maine from Philadelphia, on Friday, Aug. 18th. They express themselves as much pleased with the State of Pines, so far as they have seen it. We hope that they will so continue.

Bro. Campbell and wife have come to Maine to assist the High Court in the work of increasing

the membership within the State. They are established in Bangor, at The Wilson, on Union Street, where they will remain for a few weeks. Every brother and brother's wife must be sure to meet Brother and Sister Campbell if possible, and help to make their stay in Maine a pleasant one.

CARIBOU, ME., Aug. 23rd, 1899.

To the Officers of the Supreme Court, I.O.F.

DEAR SIRS AND BROS.—I desire to tender to you my most sincere thanks for the prompt payment of my sick benefit claim, amounting to \$36. I also desire to thank the officers and members of Court Caribou, No. 1165, for the many acts of kindness received at their hands during my illness. Wishing our beloved Order prosperity and success in its noble work, I remain

Yours in L., B. and C.,
C. F. SHEPARD.

DR. WILLIAM McDAVID, OF AUGUSTA, MAINE,
*Possibly the next Department Commander of the
Maine Division, G.A.R.*

AUGUSTA, Aug. 24.

Loved and respected by all the Maine men who wore the army blue in the civil war is Dr. William McDavid, of Augusta. Dr. McDavid was born in Philadelphia 57 years ago of Scotch-Irish parents. At the age of six he came to Augusta, where, with the exception of nine years, he has since resided.

At the age of 19 he enlisted in Company B, of the Third Maine Regiment, and served two years in the civil war. In 1872 he was appointed a clerk in the Treasury Department of the United States, and assigned to duty at Dix Island, on the Maine coast, where he remained four years, returning to Augusta in 1876. He then resumed the practice of his profession, dentistry. In 1887-8 he was a member of the city government, in 1890 commander of Seth Williams' Post, G.A.R., in 1891 president of the Main Dental Society, in 1892 aide-de-camp on the staff of Commander-in-chief Palmer. He was for 10 years adjutant of Seth Williams Post, G.A.R. At present Dr. McDavid is High Secretary of the High Court of Maine, Independent Order of Foresters, and secretary Third Maine Regiment Association. He is also clerk of St. Mark's parish, and clerk and treasurer of St. Mark's Home.

Dr. McDavid, his friends assert, will ere many moons be elected department commander of the Maine Division of the Grand Army of the Republic.

MANITOBA.

A letter of acknowledgment has been received from C. McMechen, of Souris, Man., for the prompt payment of \$1,000 Mortuary Benefit and Funeral Benefit of \$50, of his son Benjamin McMechen (Court Plum Creek, No. 1192, Souris, Man.)

MICHIGAN.

Kalamazoo Was Too Much for Jackson in the Game "High" Baseball.

(From a Local Newspaper.)

The Jackson brethren who came to participate in the Foresters' celebration on a recent Thursday evening, brought with them a baseball team on which they seemed to wager considerable. The

boys were a happy lot, but judging from the varied exhibitions they gave, their experience on the diamond was not commensurate with their jolliness and sociability.

Ashley Abell was to have had the final "say so" in the field, but he failed to appear and the trusty old war horse and all-round sport, Thomas P. Gleason, accepted the responsibility. Part of the Jackson aggregation jumped the job and Jake Ball, Sabin and LaBelle filled out their list.

The game opened with some very "fast" playing and through hard and heroic efforts the Kazoos piled up six scores and L. Green made one for Jackson. The next inning showed a shut out for the celery sluggers and two notches for the Jackson-Kazoos. Fenker scored in the third and Jackson found a bare cupboard. Then came on the rain and Jupiter Pluvius showed the demoralized ball players a father's pity. The final score stood 12 to 7 in favor of Kazoo. The umpire maintained perfect composure even when the storm of disapproval beat hardest.

Kalamazoo has not seen such a brilliant exhibition of ball-playing since the travelling men competed for the laurel.

The Independent Order of Foresters did things up royally in entertaining their visiting brethren in the evening. Foresters were in attendance from Jackson, Grand Rapids, Hillsdale and several other places.

The exercises opened in the evening at 8 o'clock and one of the largest classes in the history of the Foresters of this city was introduced to the preliminary mysteries of the brotherhood. Those initiated were William S. Tupper, George H. Cornell, A. Buelow, C. H. Ford, Theo. L. Fenker, C. Van Halst, Glen L. Shipman, Carl Bacheller, E. J. Pennell, D. C. Ingraham, E. V. Kelley, Dan Carroll, John Carroll, and the degree work was conducted by the Court of Gibraltar team of Jackson.

After the work was over the company marched into the banquet room where a fine repast was served.

DR. BOSMAN TOASTMASTER.

Dr. J. W. Bosman, the renowned after-dinner speaker, officiated as toastmaster and called upon several of the visiting members and some of the home lodge for extemporaneous toasts, after giving to the visiting brethren a short address of welcome.

W. J. Sampson, High Counselor of Hillsdale, made a fine address on the "Foresters." "America" followed, which was sung by the company. Ashley J. Abell spoke on the "Good of the Order," and made several amusing hits.

Prof. Wienn entertained the Order with several violin solos. Messrs. Genbach, of Jackson, and G. H. Sharpe, High Treasurer, of Battle Creek, made short speeches, after which Fred Adler, of Jackson, rendered a pleasing piano solo.

W. A. Crouch added to the programme a short speech on insurance, and related several funny stories. "Whitic" Kools rendered in his usual good manner a vocal solo and responded to an encore. Thomas P. Gleason related his experiences as a Forester, and Dr. W. H. Scott and Cornelius Van Halst responded to the medical and undertaking professions. C. H. Ford amusingly said that the ball game of the afternoon was the most atrociously managed affair he had ever been connected with. No one could play ball but the umpire.

A general good time was enjoyed until the guests left on the 2.10 morning train for their homes.

Letters of acknowledgment have been received from Mrs. M. P. Brown, of Adrian, Mich., and from Henry P. McCabe, Emmett, Mich., for the prompt payment of Mortuary Benefits of Bros. Brown and William H. Whitehead.

NEW YORK.

New York Notes.

Our Syracuse, N. Y., correspondent jubilates that his State won the "blue ribbon" for July, and says, "Illinois won in June, and N. Y. fell in second best—both Illinois must fall in No. 2 in the procession. Both of these States must look out for Western Ontario."

Bro. John J. Quigley, chief of the Fire Department of Syracuse, and a \$2,000 policyholder in Court Fire Brigade, No. 1799, was unanimously elected President of the National Firemen's Association, at Syracuse, last month. The brethren of Court Fire Brigade are jubilant over Bro. Quigley's honor, rightfully merited. He is a good Forester, and a brave fire chief.

Bro. Samuel Gompers, the first Supreme Marshal of the I.O.F., in 1874-5, and now President of the National Confederation of Labor, delivered a great address to about 10,000 labor union members, at Lakeside, Syracuse, N. Y., last month. Bro. Gompers is a "labor statesman," and got his inspiration in the I.O.F. over 25 years ago, and still keeps up his interest in our Order.

Col. A. B. Caldwell, P.S.C.R., has been "Swinging around the circle" for a while. Last month he was at Cortland, N. Y., started a Companion Court, put in several Foresters in Court Cortland, went to Deposit, and added a goodly number to Court Cokose, including Edgar Tate, foreman of the Great Eagle Milk Condensary, and four of his employees. Others will follow soon. Court Cokose, in a small town, is doing well now, having active brothers such as Postmaster Putnam, Assemblyman Axtell, John Sims and other good citizens. The Colonel came back to Binghamton, started a Court there, and from thence proceeded to Oswego City, and instituted Fidelity Encampment, No. —, with 36 Sir Knights. The following are the illustrious officers:—Ill. Commander, Adelard Charbonneau; Past Ill. Commander, Alexander Skillen; Ill. Lieutenant Commander, W. H. Workman; Ill. Orator, Joziah Reed; Ill. Chancellor John W. DeForest; Ill. Archivist, Fred J. Rubley; Ill. Marshal, George B. Clement; Ill. Captain of the Guard, John Slight; First Standard Bearer, Albert Martin; Second Standard Bearer, John F. Moore; First Ill. Sword Bearer, Andrew O. Anderson; Second Ill. Sword Bearer, Sumner Finster; Ill. Inner Guard, Carl Dahlgren; Ill. Outer Guard, George C. Cary; Ill. Organist, Frank E. Wills.

This is the first Encampment organized in Oswego County, N. Y.

WATERTOWN, N. Y. Aug. 10th, 1899.

J. A. MCGILLIVRAY, Esq.,

Sup. Sec. I.O.F., Toronto, Ont.:

DEAR SIR AND BRO.,—In behalf of Mrs. Sarah Hibbert, widow of our late brother, John A. Hibbert, of Court Garland City, No. 809, I express her appreciation and thanks for the prompt manner in which the settlement of \$1,000, under benefit certificate, was made at your hands. It is in gratitude, when she thinks of the loving foresight

which prompted our late brother in joining the Order, which has proven at this time such a blessing to herself and little ones.

Bro. Hibbert was accidentally drowned while on a fishing outing at Lake Ontario, and owing to the high winds prevailing and the character of the location the body was not recovered in several days, thus delaying the execution of proof papers. During this time of anxiety on the part of the widow and friends, Foresters from this city and Courts near the place where the fatality occurred were untiring in their efforts of search, and when within ten days of the time the proper papers were forwarded to your office, the draft for \$1,000 was handed the widow. It was received with true gratitude and feeling in the thoughts of the future of her three small children and a mortgage upon their little home. The case is an unusually sad one, inasmuch as the widow is in delicate health, and it is her hope that others may, in the consideration of her case, be brought to provide for their dependent ones, that such may receive the benefit similar to which she has been blessed because of the forethought on the part of her late husband and the promptness in which the Order has considered her need in time of distress.

Fraternally yours,

W. A. TROWBRIDGE, F.S.

Bro. R. N. Chaffee, the efficient, popular and courteous superintendent of Oakwood cemetery, at Syracuse, came near his death recently by the accidental fall of a timber upon his forehead. Had the timber struck him on the top of his head his death would have been instantaneous, and Oakwood would have lost the best superintendent within its history, and our Order one of its best members. Bro. Caldwell, on notice of the account of the accident, called on the injured brother and was surprised to find him at work with a gashed forehead, closed up by numerous stitches. He said, "Bro. Chaffee, you was admitted in our Order November 16th, 1892, and given a \$3,000 policy, and this is the first time I ever found you to be a 'sore-headed' Forester."

NORTH-WEST TERRITORIES.

(Grenfel Sun, July 6th, 1899.)

C. R. Stovel, D.S.C.R., of the Independent Order of Foresters, was in Grenfel initiating for a day or two this week, and as a result of his visit some eight applications for membership in Court Prairie (the local Court) were received at a special meeting held last evening. He went off on the east-bound train this morning.

OHIO.

CLEVELAND, O., Aug 9th, 1899.

A new Court was instituted on Aug. 2nd, by Supreme Deputy, Bro. W. G. Philip. Bro. Marshall, of Court Lima, acted as Marshal during the evening, and Bro. Brenner, of Court Lima, as Secretary. They ably assisted the Deputy. The following are the officers of the new Court:—P. C. R., Emory H. Dorsey; G. R., George Halterman; V. C. R., Grant Mitchell; R. S., James Fraunfelter; F. S., Thomas Oxley; Treas., James W. Gensell; Organist, Elmer Crossley; S. W., Park Snyder; J. W., Samuel Milton; S. U., Morgan L. Harrod; J. E., Wm. Emerich.

At the close of the installation of officers, brief addresses were made by members present from Courts Lima and Delphos. The members of Court Lima were warned to look out for their laurels. On the other hand, the members of Court Lima bade the newly-installed members God-speed to come on for a friendly contest. The Deputy spoke especially of the moral standard to be upheld in both Courts. The Foresters have been very fortunate in Lima, having not had a death since the organization, some ten years ago.

Court Banner, No. 360, had one of its old time enjoyable meetings on August 7th. Chief Ranger John Schnell, anticipating good old debates, hustled through the usual routine business by eight o'clock, and started the ball a-rolling by opening up under the good of the Order. Supreme Deputy Philip, also Supreme Deputy Gleason were present and made interesting remarks. Bros. Wunderlick and Sintzenick also had something good to say.

Court Providence, No. 1407, wishes to thank the Courts for their kind assistance in disposing of benefit tickets for one of their brethren. The brother also thanks them for the help rendered. The prize drawing took place July 8th. Bro. Cornwall, of Court Fremont, did the drawing. The first 13 number took the silver tea set. It was held by F. Grant. The tumbler went to Roy Grant. Both are children of Bro. Geo. Grant, a member of Court Banner. The sauce dish went to G. F. Brandt, of Court Defender.

Court Defender, No. 1977, although having a hard time of it for some time past, on account of illness and death of several of its members, which was quite a strain on their funds, are now coming to the front. They initiated five candidates at their meeting Aug. 4th, and received a number of applications. The entertainment given by them recently was a success financially and otherwise. Bro. Edmunds has handed in 12 applications at the last few meetings, and much credit is due him for his earnest work in increasing their membership.

Court Standard, No. 847, held a very interesting meeting on July 17th, a large number of their members and visitors being present. Supreme Deputy Philip delivered a lengthy oration on the condition of the Order throughout the State, giving in detail the status of the membership, as well as new Courts recently instituted by him, and other items of interest to the membership. All in attendance were thoroughly convinced that the Order was moving onward with as much if not more "security" than ever before.

Court Perry holds its meetings in the same old quarters, and there is as much interest displayed at their meetings as usual. The subject of admitting the Companions to their meetings was most thoroughly discussed. There seemed to be some misunderstanding as to the exact meaning of the "Pointers" recently issued by the Supreme Court in this regard, but explanations of brethren Philip and Cornwall enlightened them, and further discussion on the subject will be allayed. It might be said here that Chief Ranger, Bro. Zimmer, is quite a ladies' man, always championing their cause.

A very interesting meeting was held in the chambers of Court Fremont, No. 355, on July 31st. Quite a number of visitors were present. Owing to illness of Bro. Stanley, their Deputy,

his smiling countenance was missed. Their membership was increased by one on that evening, being a member joining by card.

Bro. Cahill, who was at work for a short time in Columbus endeavoring to strengthen the Courts at that point was successful in having 36 candidates initiated. This is very good work for the short time he was engaged, and deserving of favorable comment.

A report of the anniversary of Court Aleph, No. 1610, Trenton, held July 27th, in which the various Courts in that vicinity participated, has not yet been received, but it probably will in time to be included in next issue.

Court Forest City, No. 121, of the Companions, held a very well attended meeting on August 7th. Owing to other matters which prevented Companion Collins from looking after her duties as Financial Secretary, in which capacity she has served since the Court was instituted, her resignation was accepted and Companion Mackey elected in her stead. The members have expressed their determination to do all they can to increase their membership. Refreshments in the form of ice cream and cake were served after the close of session.

On July 17th, Supreme Deputy Bro. D. Gleason instituted a new Court in Cleveland, with a charter list of 32. The name of the Court, which appears to be an appropriate one, as they are going to "stick" together, is Plaster. It has the good wishes of all sister Courts in our City.

Fraternally yours, in L., B and C.,
L. ROBICHEK,
High Secretary.

Thirteen Members Initiated and Many More Applications - Grand Officers Present - Banquet.

A largely attended and most enjoyable meeting of Court Sandusky Independent Order of Foresters was held in the Maccabee hall last evening. Thirteen new members were led over the rugged road to the temple of Forestry by Supreme Deputy H. Evison, of Toronto. The proceedings were very interesting to all present, and especially so to the newly initiated members. A number of prominent officials of the Order were present as follows: H. Evison, D.S.C.R., Toronto; W. G. Philip, High State Treasurer, and L. Robecheck, High State Secretary, both of Cleveland. At the next meeting another lot of new members will be taken into the Order. Supreme Deputy Evison has been at work in this city for three weeks, and with the aid of the brethren has secured about 50 applications for membership. Although Mr. Evison leaves in a few days for another field of labor he will return to conduct the initiatory proceedings at the next meeting.

After the initiation the members adjourned to the banquet room, where the ladies of the Companion Court had prepared a most delightful repast, to which all did ample justice.

After the banquet the two Courts reassembled under the chairmanship of Mr. H. Miller, and listened to the following toasts: "Our Supreme Court," H. Evison; "Our High Court," L. Robecheck; "Our Order," W. G. Philip; "Our Local Court," Dr. Chas. Graefe and Charles Everett; "Companion Court," by Mrs. B. Dutton, representing the ladies' Court.

The remarks pertaining to Independent Forestry

set forth facts showing the institution to be in a prosperous condition not only in Ohio, but also in many other States and foreign countries. After a vote of thanks to the visiting brethren the meeting broke up, everyone feeling that it had been a red letter day in the annals of Forestry in Sandusky, and that it would long be remembered.

ONTARIO.

Hamilton.

A COMFORTABLE ANNUITY.

A pleasing duty was performed to-day by the necessary officers of Court Oronhyatekha, Independent Order of Foresters, in presenting to one of their members, who had reached his 70th birthday, a cheque for \$300, being the first instalment of the benefit for aged Foresters. The brother referred to has reached the three score and ten mark, but is yet hale and hearty. He carried a \$3,000 policy in the above Court, and will now be entitled to receive \$300 on each birthday for ten years to come. In this Order the members are not required to pay any dues or assessments after reaching their 70th birthday.—*Hamilton Herald*, Aug. 5th, '99.

Court Cottam, No. 3435, Cottam, Ont., has passed a resolution extending their many thanks to the Supreme Officers for paying Bro. Geo. McMahon's sick claim as the time for payment had expired.

A letter of acknowledgment has been received from Bro. Geo. Rennie of Court Wolseley, No. 3103, Toronto, for the prompt payment of \$30.29 sick benefit, and thanks the brethren of the Court for fraternal attentions during his illness.

A letter of thanks has been received from Court Ophir, No. 3670, Thessalon, Ont., for the prompt payment of \$46.00 sick benefit claim of Bro. D. McLennan.

A letter of acknowledgment has been received from Mrs. Jane Wicks, Baltimore, for the prompt payment of \$2,000 mortuary benefit and \$50 funeral benefit of her late husband, George Wicks, Court Cobourg, No. 15, Cobourg, Ont.

DESERONTO, ONT., CAN., August 23, 1899.

To the Supreme Chief Ranger and Executive Council of the Independent Order of Foresters: GENTLEMEN,—I have to thank you on behalf of Mrs. Loft and myself for the promptitude shown by you in sending the \$1,000 mortuary benefit and \$50 funeral benefit in full of policy held by my late son, Simcoe K. Loft.

We are indeed grateful that there is an Independent Order of Foresters, and that our son was fortunate enough to have been a member of such an Order, that it may continue to grow and to prosper will always be our prayer.

With sincerest thanks, gentlemen, I have the honor to be,

Yours respectfully,
ALEXANDER LOFT.

The anniversary service of Court Verdant, No. 478, located at Jarratt's Corners, was held recently. The Rev. Alex. Macgillivray, P.H.C.R. of Ontario, conducted the service, and preached to an overflowing congregation in the Presbyterian Church.

The members of the Court, with visiting brethren from Orillia, Hawkestone, Moonstone, Rugby, occupied the centre of the church and made a fine appearance. After the service the members of the local Court entertained the visiting brethren and their friends to luncheon. ;

Court Bolton, No. 308, Bolton, Ontario, made a fine turnout to the Presbyterian Church, Bolton, on Sunday, Sept. 10th. They were accompanied by visiting brethren from Court Palgrave. The sermon, which was of a highly practical character, was preached by Bro. Rev. A. Macgillivray, of Toronto. After the service the brethren gave an illustration of the benevolent principles of the Order by voting \$3.00 for an afflicted brother of a Court in another part of the jurisdiction.

Obit.

Through the accidental death by drowning, at Mimico, of Dr. Cook, Court Spadina, Toronto, lost a most efficient Financial Secretary, and the Order a brother that was esteemed and beloved by all who knew him for his many excellent qualities. Of the late Dr. Cook it may be said that he was a brother in deed as well as in name. Courteous and obliging he was always the Christian gentleman and delighted to exemplify in his life the high principles of the Order. He leaves a widow and two children who have the heartfelt sympathy of a wide circle of friends.

QUEBEC.

DANVILLE, QUE., Sept. 1st, 1899.

To the Officers of the Supreme Executive, Independent Order of Foresters.

I wish to express my sincere thanks to the Officers of the Supreme Executive for the prompt manner in which they have paid the insurance of my late husband, Thomas R. Saffin.

I also wish to sincerely thank the Officers and Brothers of Court Danville, No. 340, for their kindness and attention to myself and family during my late husband's sickness.

Yours very sincerely,
ELLA J. SAFFIN.

A letter of acknowledgment has been received from Mrs. Elizabeth Fouquet Cloutier for the prompt payment of \$1,000 mortuary benefit and \$50 funeral expenses of her late husband, who was a member of Court Victoriaville, No. 1258, Victoriaville, Quebec.

SASKATOON.

A new Court of the I.O.F., with a charter membership of 33, was organized at Saskatoon and instituted there on June 12th by the Territorial Organizer of the Order, C. R. Stovel, D.S.C.R. The following well-known residents of Saskatoon will fill the various offices in the new Court for the present term:

C.P., Dr. Spence, Prince Albert; C.D., Geo. V. Tupper; C.R., D. Garrison; V.C.R., J. Clisby; P.C.R., C. F. Faulkner; R.C., W. W. Powe; F.S., A. E. St. Laurent; Treas., J. R. Wilson; Orator, J. W. Stewart; S.W., H. Hemming; J.W., R. Finlayson; S.B., E. H. Dulmage; J.B., F. A. Creasy; Trustees, E. S. Andrews, J. S. Taylor.

VERMONT.

WEST PAWLET, VT., Aug. 21st, 1899.

I desire to express my hearty thanks to the Executive of the I.O.F. for the prompt settlement of the mortuary benefit of \$1,000 and \$50 funeral benefit carried by my husband, John J. Jones. Especially do I thank the members of Court West Pawlet for their many kindnesses shown to me and my dear husband during sickness and death. May God prosper your noble Order.

Yours very sincerely, M. GIGIE JONES.

WISCONSIN.

We have been favored with a copy of the resolutions of condolence passed by Court Racine, No. 1526, Racine, Wis., on the occasion of the death of the wives of Bros. Wm. Wittke and James Borgersen.

Mrs. Peters and family wish to heartily thank the Supreme Chief Ranger, and all brethren of the Order concerned, for the promptness in which her claim of \$2,000 was paid, stating that it was truly a God-send to them; also wish to thank the brethren of Court La Crosse, No. 944, for their promptness and kindness shown them during their late affliction.

GREAT BRITAIN and IRELAND.

ENGLAND.

The members of Court Beeston Hill, No. 2119, Leeds, are determined to add some new members, and to further this object, a very successful meeting was held on Thursday evening last in the Court room. After the business of the usual monthly meeting had been concluded, visitors were admitted and several intending initiates were seen to be present. Bro. J. Gibson, H.C.R., gave an excellent address on Forestry, dealing with some important points in a masterly manner, which was listened to with great interest, after which questions were invited and ably answered by the H.C.R. A musical programme added to the success of the evening, songs being rendered by Bros. Sutcliffe, Johnson, Fogg, Fairbrother, Woodhead, J. Fatkin, Jones, Strother and Mr. A. W. Marshall gave a pianoforte solo. The accompaniments to the songs were shared by Bros. Strother and F. Fatkin. The members are confident that several initiations will follow their effort.

Horsforth enjoys some Ancient Ruins and some Modern Jokes.

In connection with the above Court the first annual picnic was held at Studley Royal, on Wednesday, July 5, 1899. The party, consisting of Bro. Walker, H.A., Chief Ranger; Bro. J. Gibson, High Chief Ranger, Central England, brethren from Court Premier, Rothwell, and a fair number of the Horsforth brethren, with their wives, left Horsforth by saloon train for Ripon, where brakes were in waiting, and conveyed them to Studley. Here light refreshments were partaken of. A visit was then made to the Abbey. Everyone of the party was delighted with the interesting pile of ruins, and the walk through the park will long remain in the memory of those who participated in the

pleasure. On arrival at Ripon high tea was partaken of at the Studley Royal Hotel, and full justice was done to the splendid fare provided by that excellent caterer, Mr. Knowles. After tea the chair was taken by Bro. Walker, Chief Ranger, and Bro. Gibson, High Chief Ranger, gave an interesting address bearing on the advantages of being a Forester, and referred to the financial soundness of the Order. He said that the members could be congratulated upon the report which had been submitted to the Board of Trade by Mr. Rea, the actuary to the Pearl Life Insurance Company, who stated that owing to the fraternal system in which the business of the Order was conducted, and the splendid manner in which the funds were invested, they were more than able to meet every liability which they might be called upon. Bro. Gibson was heartily thanked for his interesting speech, and after votes of thanks to those who had helped towards the success of the picnic, the party adjourned to the station. On the way home Bro. S. Whitham, P.H.C.R., enlivened the company with his inimitable jokes, Bro. Gibson and Seanor gave some lively recitations, and Bro. Walker sang in his well-known style, and the whole party joined in singing "Auld Lang Syne," and the National Anthem. When Horsforth was reached all were unanimous in voting the day's outing a decided success.

Court Haverstock Hill, No. 2006.

Criticism often brings about useful reforms.

JOHN GANT.

Since January 30th, each member has received a monthly notification of the date of our meetings. That such a system is beneficial goes without saying. On June 26th, there was a goodly amount of business to be attended to. P.C.R. Bro. Jaques occupied the chair. Bro. John Gant, R.S., had the honor, for the second time, of being elected as representative to the High Court. Having been informed by Bro. Cooke, D.H.C.R., that Bro. J. A. Weeden, P.C.R. Court St. Pancras, No. 2003, had been seriously ill for a lengthened period, the brethren unanimously decided to forward him a letter of sympathy. "One touch of human nature makes the world a kin." The members arranged to visit Court St. Pancras on July 17th. The holiday season prevented a large muster. Those who did attend, however, were received in a fraternal spirit, and notwithstanding the extreme heat spent a very pleasant evening. Our meeting on July 31st, was one of the best regarding attendance for some months past. Bro. Barnes, C.R., being compelled to leave early, the chair was ably filled by P.C.R. Bro. Jaques. A letter of thanks was received from Bro. Weeden. It is satisfactory to know that our brother is better, but some weeks must elapse before he is able to do anything. Bro. Gant read his report re session of the H.C. of London, held at Eastbourne, on July 10th. It was proposed by Bro. Jaques, seconded by Bro. Lever, and carried unanimously: "That Bro. Gant receive a vote of thanks, and also that his report be entered in the minutes." P.C.R. Bro. Kisingbury and Bro. Lever were elected auditors.

Bro. Gant gave notice of the following motion: "That we take steps at the earliest opportunity to bring the objects of our Order before the notice of the residents in the immediate vicinity.

We may reasonably anticipate having a busy time at our next meeting.

Presentation to Brother Marshall, 'S.S.J.C.

A meeting was held at Liverpool, Eng., on Thursday, 10th Aug., for the purpose of presenting a testimonial to Bro. James Marshall, the General Manager of the Order in Great Britain. This testimonial took the form of an address beautifully illuminated and chastely framed, expressive of the admiration and esteem in which the recipient is held by the signatories. At the meeting the chair was taken by Bro. W. J. Chapman, of Manchester, and there were present supporting him all the subscribers to the address who were able to attend, while those unable to do so sent messages and letters regretting their inability to be present. On opening the meeting Bro. Chapman explained that this was the action of a few brethren who have from time to time had personal and practical experience of the value of the services of Bro. Marshall, and was an unofficial action of such brethren in their capacity of members of Subordinate Courts. After a few happily expressed words hearing testimony to the spontaneous and heartfelt nature of the origin of the testimonial, the chairman called on Bro. S. S. Chiswell to hand over the address to Bro. Marshall. This pleasant duty was admirably performed in a short speech, which was perhaps all the more telling from the fact of its being quite unprepared. Bro. Chiswell, in the style so well known to and appreciated by all who have ever heard him, ably voiced the sentiments of the subscribers both present and absent, of admiration, respect, awe, even of love, felt for Bro. Marshall, stating that the more closely and frequently we came in touch the more were these feelings developed. This testimonial was the outward expression of the affectionate sentiments of a few brethren who have all and each been the recipients of valuable and kindly assistance in Forestry matters at the hands of Bro. Jas. Marshall. The short but eloquent speech was cheered to the echo, as was Bro. Marshall when he rose to accept the address. In tones, slightly faltering from evident emotion our esteemed brother stated that he could have wished that this matter had not come upon him in quite so unexpected a manner, as he felt somewhat unable to find words on the spur of the moment which the occasion deserved. That this want of preparation was not felt by his hearers was apparent from the way in which they heard and enjoyed the unstudied yet eloquent terms in which Bro. Marshall stated his feelings of gratitude, and the value he attached to such a presentation as this. He said that there were times when those in positions such as he held were apt to become somewhat downcast and anxious, and admitted that the immediate past had been one of these occasions, owing to the anxiety engendered as to the result of the recently published quinquennial valuation report. However, the Order had come triumphantly out of the ordeal with the result that it now holds a position in Great Britain higher than at any time in the past. After giving some standing details of the work of Forestry in England, Bro. Marshall expressed his thanks for this proof of the feelings of regard of those who had signed the address, which read as follows:

I. O. F.

TO BRO. JAMES MARSHALL, S.S.J.C.

We the undersigned members of the Independent Order of Foresters desire to tender to you the expression of our unbounded satisfaction and appreciation of your management of the business of our

beloved Order in this country, and more particularly in the jurisdiction of this High Court of Central England.

The numerous opportunities we have had of witnessing the absolute fairness and impartiality of your judgment in all cases where it has been required have proved to us that the interests of our Order are perfectly safe in your keeping.

We further desire to express our unanimous admiration of the patient and courteous manner in which you deal with all and any matters brought to your notice. Trusting that it may please the Supreme Ruler of the Universe to grant long life and happiness to you and your beloved ones, and that you may long be spared to direct the onward march of Independent Forestry in Europe, we have pleasure in subscribing ourselves yours faithfully and fraternally in L., B. and C.,

Aug., '99.

| | | |
|---------------------|-----------------|-------------------|
| Saml Bell, | Jas. Dunkerley, | J. Holmes, |
| W. Jas. Leader, | Wm. Prustnall, | Fawcett Cave, |
| Wm. E. Dyson, | Jas. Houlgrave, | Ed Maxwell, |
| W. Pennington, | W. J. Chapman, | John Edwards, |
| Wm. Hughes, | S. S. Chiswell, | Hugh T. Morriss, |
| A. E. Scarlett, | Henry Myton, | Jas. J. Garrity, |
| R. McIddon, | T. Garrity, | A. Sunderland, |
| Frank Chiswell, | Frank Clarke, | R. H. Leckie, |
| Jno. C. Payne, | H. Douburg, | Stanley Chiswell, |
| Chas. E. Griffiths, | Jas. Porter, | J. Holey, |
| J. Lees, | Solr. Berlyn, | |

The meeting was subsequently addressed by Bros. Dunkerley, of Ashton; Porter, Liverpool; Dyson, Manchester; Scarlett, Southport; who all bore personal testimony to the value of Bro. Marshall's services. The formal part of the meeting was brought to a close with a vote of thanks to the genial chairman, Bro. Chapman, after which a happy and instructive hour was spent in discussing coffee, cigars and the affairs of the Order. When at last the members separated to go to their homes it was with a profound conviction that *It was good for us to have been there.*

Royal Foresters.

Court Premier, Rothwell, No. 2028.

The newly elected High Chief Ranger, Bro. J. Gibson, paid his first official visit to the above Court at the last meeting, and was well received by a full Court on the introduction of Bro. H. I. Martin, P. H. C. R. and Past Chief Ranger of this Court. Bro. Gibson, who gave a brief address on the workings of the Order, was heartily thanked, and congratulated on his election as H. C. R. In responding he said, although he lived so near he much regretted he had been unable up to now to visit this Court, but he knew it was well looked after, and the Order could well be proud of the members of Court Premier, which included three past executive officers and the High Journal Secretary, Bro. Seanor, who had kept the minutes of the High Court meeting so well that the High Secretary had been able to get the manuscript of the printed copy of the reports of that meeting ready in six days, although it occupied 42 pages. He was also pleased to say that this was the only Court he had visited which was fit up with proper Forestry furniture. Court Premier has much to thank the popular Past High Chief Ranger for, as this is a proper model Court, and fully worth a visit.

Home Circle.

Keep Your Top Cool.

It is reported of Artemus Ward that he once offered his flask of whisky to the driver of the stage on the top of which he was riding through a mountainous section. The stage driver refused the flask in most decided tones. Said he :

"I don't drink; I won't drink; I don't like to see anybody else drink. I am of the opinion of those mountains—keep your top cool! They've got snow and I've got brains; that's all the difference."

There's a great deal of wisdom in his remark—"Keep your top cool." Without a sound brain, man is not of much use to the world. Alcohol, whether in beer, cider, wine, brandy or whisky, is a foe of the brain; and when it gets there inflames it and renders it unfit for use. Be like the honest stage driver and resolve to "keep your top cool."

A Question of Values.

There is a decided flavor of fiction about the following incident, for President Lincoln had real regard for the proprieties of military life. Nevertheless, we give it for what it is worth :

A messenger came tearing up to the White House in 1863 and hurriedly gaining admission to Mr. Lincoln informed him in great excitement that a large wagon train had been surprised a short way across the Potomac, and a brigadier-general taken prisoner.

"Did they capture the train?" inquired Lincoln.

"No, sir; the regiment came up and saved it," answered the messenger, "but the general, Mr. President, is a prisoner."

"Oh, never mind that," said Lincoln. "I can make a dozen generals in a day, but mules cost three hundred dollars apiece."

The Biter Bitten.

The following good story we owe to the fact that Coleridge was more adroit with his tongue than he was with his horse. We clip from an exchange :

Coleridge, who was an awkward horseman, was one day riding along the turnpike road in the County of Durham, when a wag, who met him, drew rein, and said in an impertinent drawl, "My graceful friend, did you happen to meet a tailor on the road?"

"I'm inclined to think I did," said Coleridge, meditatively. "I was not sure at the moment, but he said something about my meeting a goose farther along the road."

THE RIGHT KIND.—Everybody has heard of President Lincoln's reply, when asked the question: "How long ought a man's leg to be?" that he had "always thought that a man's leg ought to be long enough to reach from his body to the ground."

Willie Smith was playing with the Jones boys. His mother called him and said, "Willie, don't you know those Jones boys are bad boys for you to play with?" "Yes, mamma," replied Willie, "I know that; but don't you know I am a good boy for them to play with?"

A shrewd old lady cautioned her daughter against worrying her husband too much and concluded by saying: "My child, a man is like an egg. Keep him in hot water a little while, he may boil soft; but keep him there too long and he hardens."

A prominent clergyman gives this description of the life of a minister: "My experiences with churches make me think that ministers are like cats. When you go to a new place first everybody says, 'Come, pussy! come, pussy! nice pussy!' and you come. Then they begin to rub your fur and say, 'Poor pussy! poor pussy!' and after a while they say, 'Scat!'"

Sunday School Teacher—"Miss Fanny, what are we to learn from the parable of the wise and foolish virgins?"

Miss Fanny (aged ten years)—"That we are always to be on the lookout for the coming of the bridegroom."—*Texas Siftings*.

If you wish success in life, make perseverance your friend, experience your wise counsellor, caution your elder brother, and hope your guardian genius.

You can always be happy if you are willing to rejoice with others.

Landlord "I want to tell you before you move in that I like to have the rent paid promptly on the first day of each month." Tenant—"That's my style. Either punctually or not at all."

The seeds of knowledge may be planted in solitude, but must be cultivated in public.—Dr. Johnson.

Discontent is the source of all trouble, but also of all progress in individuals and in nations.—Auerbach.

We go and fancy that everybody is thinking of us. But he is not; he is like us,—he is thinking of himself.—Charles Reade.

Men may boast of their great actions; but they are oftener the effect of chance than of design.—Rochefoucauld.

"Papa, what is a fad?" "A fad, my son, is somebody else's peculiarity."

One Question too Many.

Wife—Such a dream as I had last night dear!

Husband—May I hear about it?

Well—yes. I dreamed that I was in a great establishment where they sold husbands. There were beauties, some in glass cases and marked at fearful prices, and others were sold at less figures. Girls were paying out fortunes and getting the handsomest men I ever saw. It was wonderful.

Did you see any like me there, dear?

Yes. Just as I was leaving I saw a whole lot like you lying on the remnant counter.

Character Better than Cleverness.

"Clever men," said the late Professor Huxley, "are as plentiful as blackberries; the rare thing is to find a good one." Young people are wont to attach an exaggerated importance to cleverness, and to depreciate in comparison truth, patience, perseverance, and other "plodding" virtues that are comprehended in a trustworthy character. Yet even bad men know the value of character,

A notorious scoundrel once said to a man who had an open, honest face, upon which the Ten Commandments might be said to be written, "I would give you a thousand dollars for your face!"

"Why?"

"Oh! because I would make fifty thousand by it."

"Be good, dear child, and let who will be clever," was the teaching of Charles Kingsley, and it should never be forgotten in the instruction of the young. "Behold, the fear of the Lord, that is wisdom." Our convict establishments are full of men who are clever but not wise. If these people had used their cleverness for worthy ends, they would have been most useful members of society, but they took what they thought would be a short cut to success, and it landed them in prison. They were not wise unto salvation, because they did not follow Him who is the wisdom of God.

Be just, and fear not,
Let all the ends thou aim'st at be thy country's,
Thy God's, and truth's; then, if thou fall'st,
Thou fall'st a blessed martyr.

—Shakepeare.

"Some Small Sweet Way."

There's never a rose in all the world
But makes some green spray sweeter;
There's never a wind in all the sky
But makes some bird wing flatter;
There's never a star but brings to heaven
Some silver radiance tender;
And never a rosy cloud but helps
To crown the sunset splendor;
No robin but may thrill some heart,
His dawn-like gladness voicing.
God gives us all some small sweet way
To set the world rejoicing. —Anonymous.

It is not necessary that we should all agree in our opinions, so long as we agree in our principles. The spokes of a wheel diverge from one another, but they all reunite in the rim.

"Hustlers" and "Bustlers."

"He's a regular hustler, eh?" said the man in the street car to the acquaintance with whom he was conversing.

"He thinks he is," was the laughing reply; "but he is only a bustler."

However ignorant the dictionary may be in regard to the modern meaning of the word, the business world has accepted "the hustler," and we all know the man—wide awake, energetic, capable, swift to plan and prompt to execute. What he undertakes is pushed to completion with all the skill and despatch at his command.

But the world holds many who are only bustlers—keeping a constant commotion round them, but doing nothing. They rush here and there, take hold of this and that, are always in a whirl of excitement over some enterprise, but they never accomplish anything. They fancy themselves the most busy and industrious of people when in reality their energy is expending itself in mere bustle.

It is worth while, in the midst of our pursuits and enthusiasms, to make sure to which class we belong—whether we are wasting our strength uselessly, or whether we have some clearly-defined object in view, and are pressing towards it with well-directed effort.

Children's Corner.

Dewey and the Powder Boy.

Dewey anecdotes are always in order. Here is one which shows the admiral in a new light:

When the order to clear for action was given in Dewey's fleet on that memorable May morning in Manila Bay, one of the powder boys hastily took off his coat, which slipped from his hand into the water. In the inside pocket was a photograph of his mother. The boy had just been looking at it, had kissed it, and restored it to what seemed to be a safe place. He asked permission to jump overboard and recover the coat, and when he was forbidden to do this he went to the other side of the ship, leaped into the water, swam to the coat and saved it. For disobedience he was put in irons and held for further punishment.

Commodore Dewey wondered why he had risked his life and disobeyed orders for the sake of a coat, for the boy had said nothing about the photograph. In answer to the commander's kind questions he disclosed his motive. The commodore's eyes filled with tears and he clasped the boy in his arms. Orders were given that the little fellow should be released. "A boy who loves his mother enough to risk his life for her picture," said Dewey, "cannot be kept in irons on this fleet."

A tutor who tooted the flute
Tried to teach two young tooters to toot,
Said the two to the tutor,
It's harder to toot, or
To tutor two tooters to toot? —Life.

Somebody Else.

Who is Somebody Else? I should like to know.

Does he live at the North or the South?

Or is it a lady fair to see,

Whose name is in everyone's mouth?

For Meg says, "Somebody Else will sing,"

Or, "Somebody Else can play."

And Jack says, "Please let Somebody Else

Do some of the errands to day"

If there's any hard or unpleasant task,

Or difficult thing to do,

'Tis always offered to Somebody Else.

Now isn't this very true?

But if some fruit or a pleasant trip

Is offered to Dick or Jess,

We hear not a word about Somebody Else.

Why? I will leave you to guess.

The words of cheer for a stranger lad,

This Somebody Else will speak;

And the poor and helpless who need a friend

Good Somebody Else must seek.

The cup of cold water in Jesus' name,

Oh! Somebody Else must offer,

And words of love for a broken heart

Brave Somebody Else will proffer.

There are battles in life we only can fight,

And victories, too, to win,

And Somebody Else can not take our place

When we shall have entered in;

But if Somebody Else has done his work.

While we for our ease have striven,

'Twill be only fair if the blessed reward

To Somebody Else is given.

Supreme Secretary's Statement for the Month of August, 1899.

Delinquent Courts who have not paid their July Assessments.

| Name of Court. | No. | Name of Court. | No. |
|-------------------|------|----------------|------|
| Benzonia..... | 1361 | Makinak..... | 3037 |
| Northwestern..... | 1573 | Ericsson..... | 4032 |
| Sylvan Dale..... | 3037 | Wheaton..... | 4017 |

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

Courts Reinstated since last Report.

| Name of Court. | No. | Name of Court. | No. |
|----------------|------|----------------|-----|
| Lakebank..... | 3833 | | |

Receipts, August, 1899.

| No. of Members | Jurisdiction. | Mortuary Benefit Assessments | S. & F. Benefits | General Fund. | No. of Members. | Jurisdiction. | Mortuary Benefit Assessments | S. & F. Benefits. | General Fund. |
|----------------|--|------------------------------|------------------|---------------|-----------------|-------------------------------------|------------------------------|-------------------|---------------|
| 991 | British Columbia. | \$ 1131 73 | \$ 71 49 | \$ 121 35 | 4610 | New Jersey..... | \$ 4687 21 | \$ 53 30 | \$ 483 85 |
| 8732 | California..... | 1174 35 | 113 21 | 1112 40 | 13961 | New York..... | 1702 21 | 930 86 | 1632 50 |
| 10730 | Central Ontario..... | 11651 12 | 1275 31 | 1212 00 | 2161 | North Dakota..... | 1437 00 | 52 51 | 226 00 |
| 370 | Colorado with Utah annexed..... | 769 13 | 11 05 | 57 80 | 590 | Northern Michigan..... | 491 23 | 53 46 | 52 50 |
| 10102 | Eastern Ontario..... | 10142 99 | 831 06 | 1004 72 | 1303 | North Minnesota..... | 1585 51 | 107 07 | 173 30 |
| 4809 | Illinois..... | 7102 39 | 56 51 | 683 80 | 1098 | N. W. Territory..... | 1892 46 | 1 85 | 138 75 |
| 2427 | Indiana..... | 2273 83 | 15 33 | 239 40 | 3230 | Nova Scotia..... | 173 00 | 237 28 | 311 15 |
| 672 | Iowa..... | 769 16 | 1 48 | 95 70 | 7493 | Ohio..... | 67 00 | 125 35 | 917 00 |
| 3197 | Maine..... | 2716 01 | 875 36 | 339 65 | 13782 | Ontario..... | 1 65 | 2396 30 | 1327 51 |
| 2126 | Manitoba..... | 2129 98 | 239 23 | 258 20 | 1735 | Pennsylvania..... | 2685 40 | 40 43 | 211 25 |
| 9999 | Michigan..... | 9466 25 | 673 98 | 1088 00 | 1423 | Pr. Edward Island..... | 1111 71 | 42 02 | 175 05 |
| 3330 | Minnesota..... | 3810 42 | 10 09 | 423 65 | 14552 | Quebec..... | 15 63 | 4531 22 | 1619 63 |
| 1048 | Missouri with Kansas annexed..... | 1281 28 | 9 75 | 126 15 | 867 | Washington..... | 12 69 | 16 42 | 117 00 |
| 466 | Montana..... | 730 00 | 15 09 | 80 30 | 4133 | Western Michigan..... | 4626 89 | 208 31 | 479 25 |
| 371 | Nebraska..... | 427 86 | 3 27 | 47 00 | 3106 | Wisconsin..... | 3803 01 | 23 21 | 365 15 |
| 5762 | New Brunswick..... | 5410 53 | 973 65 | 621 95 | 282 | S. C. Jurisdiction..... | 375 73 | 4 14 | 33 90 |
| 2191 | New England..... | 2139 05 | 690 78 | 299 80 | 5597 | G. Britain, Ireland and Norway..... | 7131 78 | 33 81 | 635 04 |
| | | | | | 149175 | | | | |
| | Received on account of Fire Insurance..... | | | | | | 108 35 | | |
| | " " " Refunds..... | | | | | | 127 50 | | |
| | " " " Organizing and other accounts..... | | | | | | | | 1243 16 |
| | Grand Totals..... | \$159,928 81 | \$14,832 24 | \$18,295 51 | | | | | |

Recapitulation.

| RECEIPTS. | CONTRA—CR. |
|--------------------------------------|---|
| For Mortuary Benefit Fund..... | By Cash remitted Supreme Treasurer..... |
| " Sick and Funeral Benefit Fund..... | |
| " General Fund..... | |
| Total..... | \$193,056 55 |

Supply Account.

| | | | |
|--------------------------------------|------------|---|------------|
| Received on account of Supplies..... | \$4,079 87 | Remitted same to Supreme Treasurer..... | \$4,079 87 |
|--------------------------------------|------------|---|------------|

Investment Account.

| | | | |
|--|-------------|---|-------------|
| Received on account of Principal on Loans..... | \$ 1,020 24 | Remitted same to Supreme Treasurer..... | \$ 1,020 24 |
|--|-------------|---|-------------|

Submitted in L. B. and C.

JOHN A. MCGILLIVRAY, Sup. Secretary.

Supreme Treasurer's Statement for August, 1899.

Mortuary Statement.

| RECEIPTS. | |
|---|-----------------------|
| To Balance as per last Statement..... | \$3,333,301 29 |
| " Supreme Secretary..... | 159,692 96 |
| Refunds re Loans..... | 127 50 |
| Cheques Nos. 6893, 6899 and 6900, in favor of B. R. Graham, M.D., Ct. Miami, 661, re-deposited..... | 1,000 00 |
| Cheques Nos. 6917 and 1206, in favor of Geo. G. Ireland, Ct. Iosko, 278, re-deposited..... | 1,000 00 |
| Refunds Fire Insurance..... | 108 35 |
| | <u>\$3,515,230 10</u> |
| Paid to Beneficiaries of late Brothers— | |
| Nels Nilsson..... Court-Oslo, 225..... | \$1,000 00 |
| John Clozier..... " Log Cabin, 1761..... | 84 83 |
| Alex. McAlpine..... " Maple, 155..... | 1,000 00 |
| Alex. R. Duff..... " Cairnsmore, 432..... | 1,000 00 |
| John E. Monell..... " North Light, 127..... | 1,000 00 |
| Lewis Eppelsheimer..... " Glen Oak, 3027..... | 5,000 00 |
| Edmund R. Bristol..... " Minneapolis, 865..... | 1,000 00 |

| | |
|---|------------|
| David Mennie..... Court Fergus, 22..... | \$1,000 00 |
| Bryan Sheahan..... " Independence, 1792..... | 800 00 |
| Miller P. Brown..... " Adrian, 1078..... | 1,000 00 |
| Geo. H. Holloway..... " Laurel, 3861..... | 2,000 00 |
| Peter Gehring..... " Hemoga, 632..... | 1,000 00 |
| Wm. Geo. Wilson..... " Dakota, 481..... | 1,000 00 |
| Barton B. Brown..... " Standard, 517..... | 1,000 00 |
| W. E. Dority..... " Hammond, 545..... | 1,000 00 |
| Wm. C. Harding..... " Juanita, 1938..... | 250 00 |
| John Warriner..... " Advance, 395..... | 1,000 00 |
| E. G. Sheringham..... " Kettle River, 3575..... | 500 00 |
| Elisha Kimberley..... " Madawaska, 81..... | 125 00 |
| George G. Irelund..... " Iosko, 278..... | 1,000 00 |
| Arthur C. Leslie..... " Petten, 3692..... | 1,000 00 |
| Edward Wilmer..... " Welcome, 12..... | 1,000 00 |
| I. P. Turgeon..... " Charlemagne, 1187..... | 2,000 00 |
| John Hough..... " Guelph, 37..... | 500 00 |
| David A. Welch..... " Ottawa, 41..... | 1,000 00 |
| Thos. Alick Hartnett..... " Drexel, 751..... | 1,000 00 |
| George H. Weagant..... " Stormont, 3..... | 3,000 00 |
| Geo. S. McGregor..... " Wade Park, 937..... | 2,000 00 |
| E. S. Crowley..... " Mecca, 1686..... | 1,000 00 |
| William A. Shade..... " Tuscarora, 1255..... | 1,500 00 |
| M. L. Forbes..... " Royal Jubilee, 114..... | 1,000 00 |
| Joseph Bouchard..... " Eastman, 317..... | 1,000 00 |
| James A. Allen..... " None, 3514..... | 33 34 |
| John J. Jones..... " West Pawlet, 1172..... | 1,000 00 |
| Varnum A. James..... " Dexter, 490..... | 3,000 00 |

| | | | |
|-------------------------|-------|--------------------------|-----------|
| Wm. Whitehead..... | Court | Emmitt, 3791..... | \$ 500 00 |
| John Stevenson..... | " | Russell, 49..... | 1,000 00 |
| John D. Colquhoun..... | " | Atkinson, 1300..... | 1,000 00 |
| George L. Moroney..... | " | Wildwood, 633..... | 1,000 00 |
| Lewis W. Beach..... | " | Islesboro', 3437..... | 500 00 |
| Joseph Gerson..... | " | Reed, 1863..... | 1,000 00 |
| Ben. McMechan..... | " | Plum Creek, 1192..... | 1,000 00 |
| Otto Hensel..... | " | Fearless, 3710..... | 1,000 00 |
| Wesley Vanwart..... | " | Milicote, 139..... | 3,000 00 |
| Joseph W. Crookes..... | " | Fraternal, 3300..... | 3,000 00 |
| Robert E. Bader..... | " | Flower City, 1760..... | 1,000 00 |
| Eugene S. Bull..... | " | Standard, 847..... | 1,000 00 |
| George G. Brown..... | " | East Side, 374..... | 1,000 00 |
| George F. Sterling..... | " | Miranda, 326..... | 1,000 00 |
| C. W. Taylor..... | " | Avonbank, 1219..... | 1,000 00 |
| P. O. La Salle..... | " | St. Bridget, 1398..... | 500 00 |
| Ernest Kook..... | " | Lee, 389..... | 1,000 00 |
| Jared Boono..... | " | St. Marys, 145..... | 1,000 00 |
| John L. Lisson..... | " | Elmsley, 388..... | 1,000 00 |
| William Grossman..... | " | Saginaw, 491..... | 2,000 00 |
| Thomas Racicot..... | " | Fullum, 921..... | 1,000 00 |
| Bartlett E. Elder..... | " | Beebe Plain, 1345..... | 1,000 00 |
| L. H. McClintock..... | " | Beebe Plain, 1345..... | 2,000 00 |
| Fred. P. Cooke..... | " | Fountain, 1739..... | 1,000 00 |
| Alphire Tessier..... | " | Roger Wms., 3536..... | 1,000 00 |
| David A. Sherk..... | " | Elgin, 29..... | 3,000 00 |
| James Lang..... | " | Dufferin, 4..... | 1,000 00 |
| William Wignmore..... | " | Sarnia, 55..... | 3,000 00 |
| John W. Brennan..... | " | Benevolence, 263..... | 1,000 00 |
| Samuel George..... | " | Marion, 267..... | 1,000 00 |
| Oscar O. Houghton..... | " | Pomona, 439..... | 2,000 00 |
| J. Grant Miller..... | " | Lynn, 498..... | 1,000 00 |
| James H. McSorley..... | " | Puget Sound, 538..... | 1,000 00 |
| Herbert R. Bowden..... | " | Bagaduce, 3522..... | 1,000 00 |
| Zoel Ghadu..... | " | Xenophon, 618..... | 1,000 00 |
| Edw. G. Beeson..... | " | Rouille, 674..... | 1,000 00 |
| Adolf M. Anderson..... | " | Westview, 756..... | 1,000 00 |
| Alfred N. Ash..... | " | August, 873..... | 1,000 00 |
| Napoleon Blain..... | " | Maissoneuve, 901..... | 1,000 00 |
| Holand Cronkright..... | " | Conqueror, 1073..... | 1,000 00 |
| Eaton L. E. Rock..... | " | Empire City, 1402..... | 3,000 00 |
| Henry G. Funke..... | " | West Brighton, 1790..... | 1,000 00 |
| Cornelius Westman..... | " | Grantham, 1837..... | 1,000 00 |
| Fred. A. Mullen..... | " | Webster City, 1864..... | 2,000 00 |
| P. H. Cambier..... | " | Syracuse, 3001..... | 1,000 00 |
| J. B. Mantha..... | " | Morin, 3018..... | 1,000 00 |
| B. R. Graham, M.D..... | " | Miami, 661..... | 1,000 00 |
| William Latimer..... | " | Battle, 1131..... | 1,000 00 |
| Fred. J. Burhyte..... | " | River Falls, 3159..... | 1,000 00 |
| David Lauthier..... | " | St. Denis, 731..... | 2,000 00 |
| Thomas R. Saffin..... | " | Danville, 310..... | 1,000 00 |
| Samuel Nicholas..... | " | Stanley, 110..... | 1,000 00 |

\$107 553 17

| | | | |
|-----------------------|-------|-----------------------|----------|
| William Davies..... | Court | Birmingham, 2091..... | 1,946 61 |
| William McFadden..... | " | Royal Downshire..... | 973 32 |

Old Age Disability—

| | |
|---------------------------------------|---------------|
| James Henry, C. Oronhyatekha, 23..... | \$ 300 00 |
| John Elliott, C. McGreggor, 6..... | 100 00 |
| | <u>400 00</u> |

Total and Permanent Disability—

| | |
|---------------------------------------|----------------------|
| Henry P. Fox, C. Tuscarora, 1255..... | 500 00 |
| John W. Graham, C. Dakatur, 3168..... | 1,500 00 |
| G. Mandelberg, C. Chectham, 2120..... | 484 66 |
| Doctors' Fees..... | 15 00 |
| | <u>\$ 113,374 79</u> |

| | |
|-------------------------------------|-----------------------|
| Expenses re Death Claims..... | \$ 125 00 |
| Law Costs..... | 49 75 |
| Legal Fees..... | 50 00 |
| Insurance..... | 610 95 |
| Commissions..... | 147 25 |
| Taxes..... | 6,769 51 |
| Refunds..... | 724 96 |
| | <u>8,477 45</u> |
| English Refund..... | 10 80 |
| Five per cent. to General Fund..... | 7,951 61 |
| Balance..... | <u>3,415,382 42</u> |
| | <u>\$3,515,230 10</u> |

Sick and Funeral Fund.

RECEIPTS.

| | |
|--|---------------------|
| To Balance, as per last Statement..... | \$ 61,612 44 |
| " Supreme Secretary..... | 14,832 21 |
| Cheque No. 44,120 cancelled..... | 20 15 |
| Draft re-deposited Court 278..... | 50 00 |
| | <u>\$ 76,514 83</u> |

CONTRA—CR.

| | |
|---------------------------------------|---------------------|
| By Sick Claims..... | \$8,789 18 |
| " Funeral Claims..... | 1,260 00 |
| " Refunds..... | 151 28 |
| " Five per cent. to General Fund..... | 711 61 |
| | <u>10,915 37</u> |
| Balance..... | <u>65,569 46</u> |
| | <u>\$ 76,514 83</u> |

General Account.

RECEIPTS.

| | |
|---|--------------------|
| To Supreme Secretary..... | \$18,295 51 |
| on account of supplies..... | 4,079 87 |
| " Five per cent. Mortuary Benefit Fund..... | 7,934 64 |
| Sick and Fun. Ben. Fund..... | 741 61 |
| Balance..... | <u>4,169 97</u> |
| | <u>\$35,271 60</u> |

CONTRA—CR.

| | |
|---|---------------------|
| By Salaries of Officers..... | \$ 2,371 39 |
| " Organizing Salaries and Expenses..... | 9,643 33 |
| " Wages of Employees..... | 3,414 70 |
| " General Management Expenses..... | 9,890 51 |
| " "Forester" and Supplies..... | 9,948 07 |
| | <u>\$ 35,271 60</u> |

Surplus.

| | |
|--|---------------------|
| Deposited with Ins. Dept. of Dom. of Canada..... | \$100,000 00 |
| " Great Britain and Ireland..... | 95,610 17 |
| " U. S. Government Bonds..... | 148,758 36 |
| " New Brunswick Government..... | 20,000 00 |
| Real Estate and 1st Mortgages on Real Est..... | 2,901,290 79 |
| Debentures..... | 132,248 17 |
| Deposit Receipts..... | 510 79 |
| National Bank of La Crosse..... | 2,500 00 |
| | <u>3,400,918 28</u> |

| | |
|-------------------------------|-----------|
| Current Account..... | 78,130 30 |
| Sick and Funeral Surplus..... | 65,569 46 |

Grand Total Surplus..... \$3,514,648 04

Yours in L., B. and C.,

H. A. COLLINS, Sup. Treas.

Report of the Medical Board for the Month of August, 1899.

During the month of August, the Medical Board reviewed 1,289 medical examination papers, of which 1,127 were accepted and 162 rejected. The subjoined table will show the jurisdictions whence the papers emanated:—

| Jurisdiction. | Accepted | | Jurisdiction. | Rejected | |
|------------------------|----------|----------|------------------------|----------|----------|
| | Accepted | Rejected | | Accepted | Rejected |
| Arizona..... | 43 | 5 | New York..... | 92 | 17 |
| British Columbia..... | 4 | 2 | North Dakota..... | 2 | 1 |
| California..... | 72 | 10 | Nova Scotia..... | 1 | 3 |
| Colorado..... | 1 | 1 | N. W. Territories..... | 8 | 1 |
| Illinois..... | 85 | 19 | Ohio..... | 85 | 13 |
| Indiana..... | 22 | 4 | Ontario (Centre)..... | 31 | 6 |
| Iowa..... | 1 | 1 | Ontario (East)..... | 15 | 7 |
| Kansas..... | 1 | 1 | Ontario (West)..... | 36 | 3 |
| Maine..... | 21 | 5 | Pennsylvania..... | 84 | 3 |
| Manitoba..... | 6 | 1 | P. E. Island..... | 11 | 1 |
| Michigan (East)..... | 67 | 2 | Quebec..... | 25 | 22 |
| Michigan (North)..... | 2 | 2 | Rhode Island..... | 2 | 1 |
| Michigan (West)..... | 19 | 2 | Vermont..... | 22 | 4 |
| Minnesota (North)..... | 29 | 6 | Washington..... | 1 | 1 |
| Minnesota (South)..... | 16 | 1 | Wisconsin..... | 45 | 5 |
| Missouri..... | 1 | 1 | England..... | 19 | 3 |
| Montana..... | 3 | 1 | Ireland..... | 22 | 3 |
| Nebraska..... | 20 | 1 | Scotland..... | 2 | 1 |
| Newfoundland..... | 23 | 3 | Norway..... | 3 | 1 |
| New Brunswick..... | 18 | 1 | Total..... | 1127 | 162 |
| New Hampshire..... | 11 | 2 | | | |
| New Jersey..... | 23 | 2 | | | |

Yours in L., B. and C.,

T. MILLMAN, M.D., Sec. of Med. Bd.

Companion Courts.

MICHIGAN.

CENTRAL LAKE, MICH., Aug. 22nd, 1899.

DR. ORONHYATEKHA, S.C.R. :

We, the undersigned of Companion Court Success, No. 243, located at Central Lake, Mich., by a vote of the Court report to you that on the 25th day of June Companion Alta M. Stewart, D.S.C.R., instituted our Court, which is the last Court instituted in this Western jurisdiction. We find ourselves in a prosperous condition to do a good work in this place and in a short time have a strong Court and be equal to our name "Success." We have at present 17 members and three applicants which we expect will be beneficiary members if they pass the medical examination. We have our rent paid six months in advance. In our first attempt at making money we cleared \$20.00 by selling ice cream and cake the 12th of July, and we attribute our success to the efficient work of Comp. Alta M. Stewart, D.S.C.R., Organizer, to whom we send our congratulations through the FORESTER and hope she may prosper and live to organize a great many Companion Courts and meet with as grand success as she did with her baby Court, as she terms us.

Yours fraternally in L., B. and C.,

GERTRUDE L. QUIGLEY, R.S.
DORA MAPES, Ct. Dept.
IDA M. YOUNG, C.R.

WISCONSIN.

MILWAUKEE, Wis.

Companion Court Mayflower, No. 232, Milwaukee, Wis., was organized May 10th, 1899, having

20 charter members. Since then we are doing as well as may be expected. We gave an ice cream social and entertainment July 18th when a splendid programme was successfully produced and a good time enjoyed. At a late hour the proceedings ended. All are waiting for the next.

Yours in L., B. and C.,

MRS. MINNIE MANSINGER, R.S.

A Great Country.

Another great wave of emigration is about to flow over the country. The Northwest will receive the greatest benefit from it and every State in that region is prepared for it. From the Great Lakes to the Pacific Ocean, Boards of Immigration have been formed, full of energy and enthusiasm, and glad to give the newcomer and enquirer all the assistance possible.

In Minnesota the renowned Red River Valley and the newly opened lands of the Red Lake Reservation attract the home-seeker.

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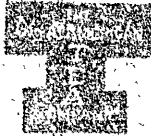
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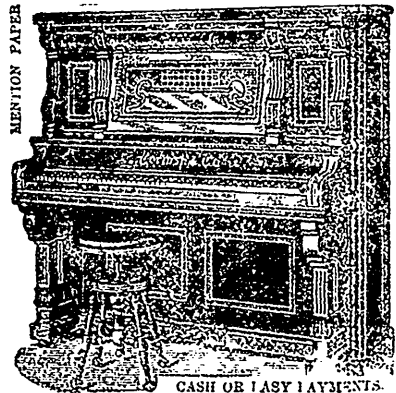
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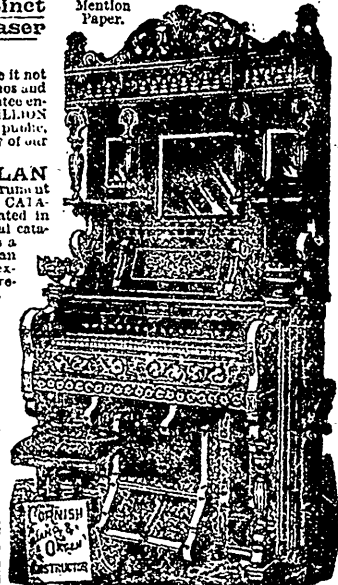
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