

LONDON, ONT., MARCH, 1887.

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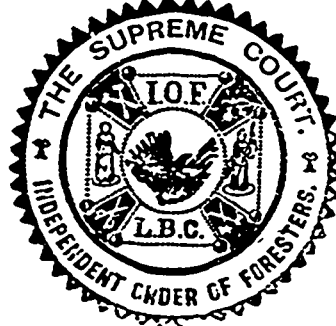
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1885.
 Thomas Campbell, Strathroy, Ont., 2nd Nov... \$ 500
 1886.
 Samuel Wright, Barrie, Ont., 8th May... 200
 John Hopkins, Elkhart, Ont., 6th September... 500
 John Campbell, Kentville, N. S., 6th Sept... 500

Endowments Paid by I. O. F.

The following Endowments have been paid to the widows and orphans by the I. O. F. :

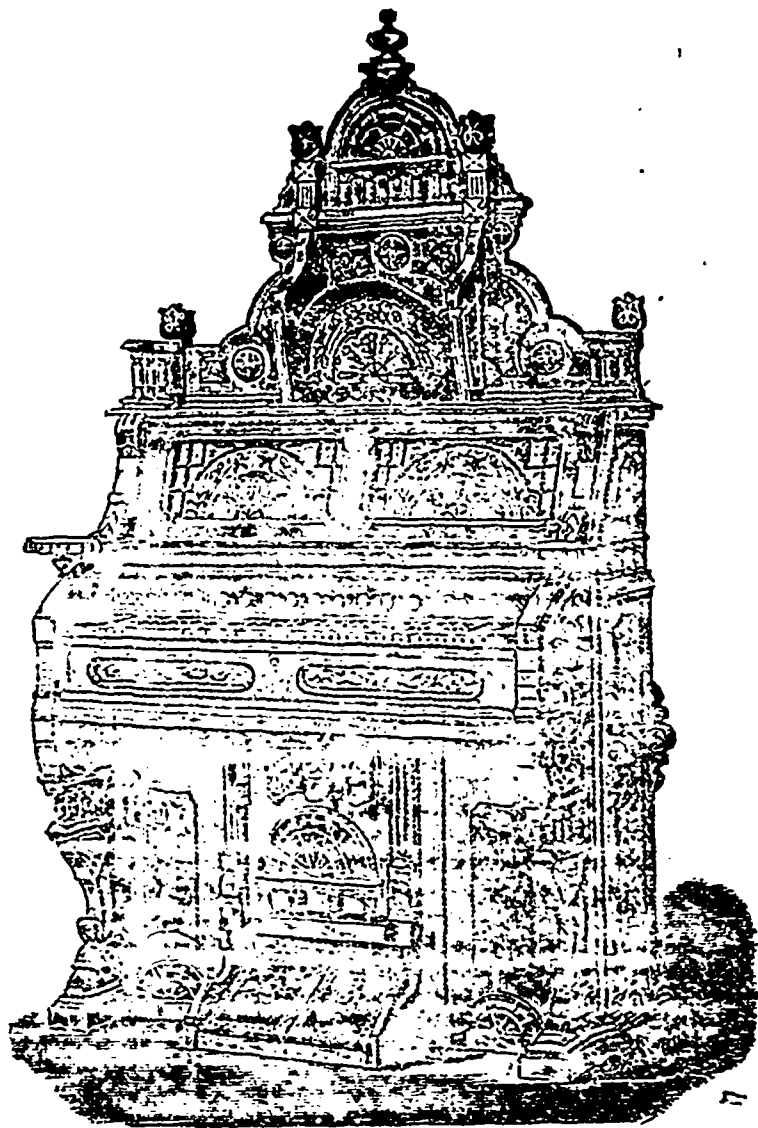
1877-8
 No. 1. W. Couch, London, 25th August \$ 600
 " 2. R. Johns, Seaford, 15th Sept. 704
 " 3. J. W. Simmons, Wingham, 1st March.... 805
 " 4. W. B. Shaw, Seaford 21st April. 1000
 1878-9
 " 5. W. Insell, London, 16th Sept. 1000
 " 6. T. Spratt, Brantford, 27th Feb. 1000
 " 7. L. Cohn, Toronto, 5th March. 1000
 " 8. S. C. Walker, Woodstock, 24th March 1000
 " 9. J. Wolthers, Watford, 25th March 1000
 1879-90.
 " 10. J. C. Bennett, London, 18th Dec. 1000
 " 11. J. Mackenzie, Petrolia, 20th May 3000
 1880-1.
 " 12. W. H. Ferguson, Brockville, 6th July.... 2000
 " 13. C. Seibert, London, 1st Sept. 2000
 " 14. E. W. Turner, Chatham, 13th Nov. 2000
 " 15. H. Smith, London, 24th May 1000
 " 16. W. Glas, London, 24th May..... 1000
 1881-2.
 " 17. G. H. Vanstone, Thamesford, 28 Dec.... 1000
 " 18. J. F. Chatterton, Carleton Place, 6th Jan. 1000
 " 19. J. P. Christianson, Hamilton, 23rd Jan. 1000
 " 20. John A. Tew, Dundas, 18th Feb. 1000
 " 21. G. E. Johnston, Chatham, 8th March.... 1000
 " 22. D. Currie, London, 3rd May 1000
 " 23. John Wiley, Barrie, 3rd June 1000
 " 24. John Curtis, London, 29th June 1000

1882-3.
 No. 25. E. Bunnel, Blenheim, 5th July 1000
 " 26. R. Shore, Ottawa, 7th August 1000
 " 27. R. Hunter, Petrolia, 1st Dec. 1000
 " 28. D. E. Cook, Beachville, 21st Dec. 1000
 " 29. Dr. Morton, London, 29th Dec. 3000
 " 30. W. A. Robinson, Winnipeg, 6th Feb. 1000
 " 31. G. Gordon, Thamesford, 1st May..... 1000
 " 32. J. Conroy, St. Thomas, 23rd June 1000
 1883-4.
 " 33. R. J. Stevenson, Peterboro, 20th Aug. 1000
 " 34. J. Walker, Blenheim, 16th Sept. 1000
 " 35. A. McLaws, Wallacestown, 18th Sept. ... 2000
 " 36. H. Putman, Inwood, 20th Oct. 1000
 " 37. J. C. Brown, Kingville, 10th Nov. 1000
 " 38. E. L. Hunting, Huntingville, Q., 17th Feb. 1000
 " 39. T. Allan, Hamilton Ont., 23rd April.... 1000
 1884-5.
 " 40. A. Hilliard, Pak-ahans, 23rd Aug. 2000
 " 41. Joseph Esrl, Blenheim, 24th Sep. 1000
 " 42. T. A. Sheldon, Mt. Sherwood, 26th Sept. 1000
 " 43. D. Koelison, Hamilton, 2nd Oct. 2000
 " 44. M. Algie, Alton, 3rd Oct. 1000
 " 45. M. Fakie, Hamilton, 7th Oct. 1000
 " 46. Thos. Reynolds, Blenheim, 14th Oct. ... 1000
 " 47. A. Sloane, Ottawa, 5th Nov. 1000
 " 48. C. Nall, London, 3rd Jan. 1000
 " 49. L. Dyer, Lennoxville, Q., 3rd Jan. 1000
 " 50. J. McKee, Woodbridge, 11th Jan. 1000
 " 51. Harry B. Wade, Digby, N. S., 25th Mar. 1000
 " 52. D. Cameron, London, 9th April.... 1000
 " 53. J. Mackison, Ottawa, 4th June..... 1000
 " 54. A. Lawson, Hamilton, 27th June 2000
 1885-6.
 " 55. D. J. Bodman, Genesee, 12th July.... 1000
 " 56. W. H. Parry, Detroit, Mich., 21st July... 1000
 " 57. M. Y. Keith, Hillsboro, N. B., 11th Aug. 1000
 " 58. D. Christie, Weymouth Bdg. N.S., 9th Aug. 1000
 " 59. J. J. Marshall, Owen Sound, 27th Aug... 2000
 " 60. Thos. Campbell, Strathroy, 25th Sept. 1000
 " 61. E. A. Bradshaw, Goodwood, 3rd Sept. 2000
 " 62. Edwin C. Empey, Russell, 2nd Nov. 1000
 " 63. Malcolm Leitch, Genesee, 10th Nov. 1000
 " 64. R. Bert W. May, Herbrooke, Q., 23rd Nov. 1000
 " 65. Wilson Wallace, Fincal, 5th Dec. 2000
 " 66. Capt. John Burgess, Simcoe, 19th Dec... 1000
 " 67. J. G. Kilham, " " " " N.B., 24th Dec. 1000
 " 68. D. M. Steeve, Elgin Cor's, N.B., 1st Dec. 1000
 " 69. Wm. J. Howell, Comber, 25th Dec. 2000
 " 70. Hugh Pierce, Portland, N.B., 27th Jan. 1000
 " 71. H. E. Parker, Miramichi, N.B., 10th Feb. 1000
 " 72. John Jeffrey, Stirling, 18th March. 1000
 " 73. C. Norcross, Lennoxville, Q., 9th May ... 1000
 " 74. H. Archer, Owen Sound, 12th May 1000
 " 75. L. D. Pritchard, Simcoe, 27th May 1000
 " 76. D. H. Hughes, St. Mary's, N.B., 29th May 1000
 1886-7.
 " 77. Thos. Brown, London, 4th July 1000
 " 78. James Ke r, A-la Cr ig, 11th July 2000
 " 79. Pete. McKellar, Forcas, 16th July 1000
 " 80. John B. Jackson, Fincal, N.J., 24th July 1000
 " 81. Thos. A. Randall, Weymouth, N.S., 24th Dec. 1000
 " 82. Thos. M'garl, Ottawa, 26th Sept. 1000
 " 83. Simon Gilpin, Shelburne, 29th Sept. 1000
 " 84. Stanier W. Harvey, Bl-m-ck, 12th Oct. 1000
 " 85. Geo. Waring, London, 7th November... 1000
 " 86. W. B. Miller, Wingham, 30th Oct. 2000
 " 87. Robert Martin, Brantford, 15th Nov. ... 1000
 " 88. G. L. Wright, Montreal, Q., 9th Nov. ... 000
 " 89. Chas. Allen, Lennoxville, Q., 18th Dec. 2000
 " 90. F. S. Brown, Owen Sound, 14th Oct. 1000
 " 91. W. Newman, Owen Sound, 30th Oct. 1000
 " 92. S. A. Abbott, M. D., Belleville, 29th Jan. 1000
 " 93. J. A. Griffith, Frontenac, 6th Feb. 1000
 " 94. W. Barker, Hazarville, 29th Jan. 1000
 " 95. R. J. V. roe, Ch-asley, 18th Jan. 1000
 " 96. H. Cook r, Toronto, 4th March 1000
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1887.

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Vol. VII. No. II.

LONDON, ONT. MARCH, 1887.

Single Copies, 10c
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PERMANENT RESERVE FUND \$10,000.00.

POST OFFICE DEPARTMENT, Ottawa, London — 7896 Savings Bank Branch. The Postmaster having reported to the Postmaster-General the receipt by him, on the 16th Oct., 1884, of your deposit of ten thousand dollars, that amount has been placed to the credit of your account in the books of the Post Office Savings Bank.

J. C. STEWART, Supt.
To Dr. Oronhyatekha and others in trust for the Supreme Court of the I. O. F.

Interest amounting to \$677.34, to June 1886, has been added to the above.

TWENTY-FIVE THOUSAND MORE.

DOMINION SAVINGS BANK.
London, 19th A-g., 1886.

Received from the Supreme Court of the Independent Order of Foresters. Cheque No. 482 for \$5,000, Cheque No. 492 for \$5,000 and Cheque No. 875 for \$5,000 making a total of twenty-five thousand dollars, to be placed to the credit of the Supreme Court as a Permanent Deposit, subject only to the joint cheques of the whole Executive Council.

B. LEYS, Manager.
Another \$10,000 has been deposited with the Ontario Loan and Debenture Company. From the above it will be seen that the Supreme Court of the Independent Order of Foresters has now on deposit, in the Permanent Reserve Fund a little over

\$45,000.00.

The above is subject only to the joint cheques of the whole Executive Council, viz. S. C. R., Dr. Oronhyatekha, Editor Masonic Tablet, London. P. S. C. R., E. Botterell, House of Commons, Ottawa. S. V. C. R., Dr. Geo. Hetherington, St. John, N.B. S. Sec., E. S. Cummer, London. S. Treas., T. G. Davey, London. S. Physician, Prof. W. H. Henderson, M.D., Kingston. S. Coun., John A. McGillivray, Uxbridge. With what is on hand in the current bank account our total Reserve on hand on the 1st inst. amounts to

\$60,325.02.

A Grand Record.

We feel that nothing is necessary to be added to the record of our progress than the figures given below. They speak for themselves: they show a steady and healthy growth, that give promise of a glorious future for our noble Order.

The table gives the number of members and the receipts of the Supreme Court, together with the balance to our credit in the bank, month by month, and shows a record that any Society may well be proud of.

TABLE OF MONTHLY RECEIPTS AND BALANCES

1882.	No. of Members.	Monthly Receipts.	Balance in Bank.
Oct.	880	\$1510 84	\$1145 07
Nov.	1048	1032 73	3979 78
Dec.	1099	1082 21	2967 93
1883.			
Jan.	1134	1043 33	2769 58
Feb.	1225	1406 46	3969 33
March	1387	1511 00	3136 02
April	1469	1697 37	3616 97
May	1595	1584 87	3808 50
June	1653	1830 50	5240 28
July	1737	2324 94	7582 84
Aug.	1747	1935 63	8496 85
Sept.	1986	2609 24	8003 71
Oct.	2014	2558 22	8147 99
Nov.	2106	2302 42	9068 14
Dec.	2194	2394 08	10857 65
1884.			
Jan.	2216	2338 58	13070 35
Feb.	2261	2357 23	13638 76
March	2301	2559 49	15820 82
April	2345	2343 58	13739 14
May	2345	2502 34	15887 84
June	2355	2379 35	17912 55
July	2360	2276 33	19815 26
Aug.	2388	2744 66	20903 00
Sept.	2401	2321 72	20054 22
Oct.	2420	2416 10	20850 37
Nov.	2441	2956 48	20647 24
Dec.	2520	2562 08	23031 85
1885.			
Jan.	2558	2682 80	20992 30
Feb.	2703	2836 97	23138 65
March	2784	2806 17	23232 66
April	2843	3214 96	23463 82
May	2898	2955 69	27561 87
June	3007	3363 97	27561 96
July	3046	3735 25	2836 93
Aug.	3117	3934 45	30812 70
Sept.	3168	3624 74	29354 99
Oct.	3159	3442 84	30448 83
Nov.	3223	3523 45	30018 56
Dec.	3238	3511 49	29202 42
1886.			
Jan.	3648	4000 29	31282 52
Feb.	387	4345 35	32367 98
March	3904	5148 17	33949 80

April	4087	4352 77	36470 43
May	4151	4776 08	38280 02
June	4314	5026 84	40853 21
July	4628	5467 21	44220 75
August	4692	5070 03	44479 27
Sept.	4894	5605 75	48012 75
Oct.	5135	5349 50	48242 35
Nov.	5436	5562 71	49813 31
Dec.	5703	6504 24	53981 28
Jan.	5804	\$8,154.65	\$60,325.02

Never in the history of our Order have we had so much reason for congratulation, and thankfulness, to the Supreme Ruler of the Universe, for the great measure of success he has given to our labor for humanity.

Medical Examinations.

The Constitution makes, and rightly so, the passing of the Medical Board a *sine qua non* precedent to Beneficiary membership. Section 221 reads as follows:

BENEFICIARY MEMBERSHIP.

221. No one shall be deemed to be a Beneficiary member, notwithstanding he may have been duly initiated and enrolled as a member of the Order, and a Certificate of Endowment duly made out and delivered to him, and has paid all fees, dues, taxes and assessments, until he shall have first passed the "Medical Examination of the Order," as required by the Constitution and Laws of the Supreme Court.

Notwithstanding this plain and express provision some of our members who have been initiated as Social members and subject to passing the Medical examination, neglect to present themselves before the Court Physician but continue to pay their assessments. We cannot understand how the Courts permit such a state of things to continue, knowing well that the brothers are paying their money in vain: not being entitled to any benefits whatever until they have passed the Medical Board. There is a case in Court Ottawa of a brother initiated last March and who has not yet passed the Medical Board, yet the Court continues to send on his assessments, notwithstanding the Supreme Secretary has repeatedly written calling the attention of the Court to the status occupied by him. In future it is proposed to order the dropping from the roll anyone who fails to present himself for examination within 30 days from date of initiation. Meantime all Courts who have any such members must see that they are duly examined or placed in the suspended list.

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One column, one year	- 75 00

THE INDEPENDENT FORESTER

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Associate Editors:
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LONDON, MARCH, 1887.

MONETARY TIMES

VS.
TRUTH.

The *Monetary Times*, in its issue of the 18th February, ult., renews its guerrilla warfare on the I. O. F. Instead of publishing our reply to its former attack as it was bound to do in all fairness, it repeats its former disingenuous and misleading assault on our Order. Of course we know that those periodical assaults on our more successful fraternal benefits societies, are produced at so much per line, hence we ought not to grumble at the space it devotes to the name of the Supreme Chief Ranger. Whether the name Oronhyatekha be euphonious or not, has nothing whatever to do, in our opinion, with the question at issue, at the same time we are bound to say that it is as good a name in every way as "Trout," the sobriquet of the editor of the *M. T.*, and does not sound so "fishy" either.

A MAN OF STRAW.

The *Monetary Times* accuses us of "setting up a man of straw and pummelling him with figures." We beg to deny the accusation. The M. of S. was doubtless set up by some insurance company which was jealous of the rapid strides that the I. O. F. was making, and for the pummelling of the *Monetary Times* man with "too many" figures, he has himself to blame.

It will be remembered that *The Monetary Times* stated that the rates of the I. O. F. were only about a third of the regular rates of Insurance Companies, and that "the regular rates were inadequate" to meet the losses, so soon as "Consumption, cancer, heart affections, rheumatism," etc., became important factor in the death rate of a company, and sooner or later every company "got dar." It gave its readers to understand that *time only was necessary to prove that the regular rates were inadequate.* To give point to its arguments it cited the experience of ten insurance

companies, whose death losses exceeded their premium incomes. In answer we showed that the contention of *The Monetary Times* was

NOT BASED ON TRUTH.

That the failures of the companies it cited to meet their losses from their premium incomes was due, not to their age, for some of them were very young comparatively speaking, but to the fact that they had ceased doing new business in Canada, and were so far as this country was concerned, practically moribund. We then cited the experience of live active insurance companies, some of them double and treble the age of the companies it gave as "horrible examples," and showed from their experience that the regular rates were not only adequate, but that even *one-third of the premium income alone* of the live companies would have been sufficient to pay all claims.

The Monetary Times practically confesses that it is thoroughly whipped on its own grounds, and that the horrible examples cited by it were

NOT FAIR AND HONEST,

and that the "inadequacy of the regular rates" was due to the circumstances mentioned by us and not to "time," as it sought to make its readers believe. It makes a great ado about the jumble made of some of our figures by the compositors. We mean the figures in connection with the *Ætna* and the *Canada Life*, two first-class reliable old companies, though it could have seen that the correct figures were given by us in the table, but a few lines above the paragraph to which reference is made, and which we here reproduce:

The <i>Canada Life</i> ,	37 years old.
The <i>Ætna</i> ,	34 years old.

Average age, 35½ years.

They received during the same time (five years) \$6,087,065.61 for premium income alone, and they paid for death losses and matured endowments, \$1,905,430.07. Now, *one-third* of \$6,087,065.61 is about \$2,029,021.87, subtracting from this sum the amount paid by the two companies for losses, viz.: \$1,905,430.07, and we have left a balance of

\$123,591.50,

so that *one-third of the premium income* of these two old companies whose average age was over 35 years, could have paid all their losses and have had left a balance of \$123,591.50 for the five years given in the table, and this too, without taking one dollar of the interest into account. We trust we have brought the subject within the comprehension of the *Monetary Times*.

We next showed that the *New York Life* in its 40th, 41st, 42nd, 43rd and 44th years, received in income \$4,772,504, and had paid losses amounting to only \$11,604,212.

The Monetary Times replies, "Oh! but the

New York Life receives over a \$1,000,000 for annuities, and over \$3,000,000 for interest each year. Very well, then deduct \$4,000,000 a year for the five years, \$20,000,000 altogether, and we have left \$44,772,504 with which to pay \$11,604,212. *One-third* of \$44,772,504 is equal to \$14,924,168, so that after taking out \$20,000,000 for interest and annuities account, the *New York Life* could have paid its losses with *one-third of the balance* and have had left \$3,319,956, notwithstanding the fact (following the absurd line of argument of *The Monetary Times*, and assuming that the average age of its policy holder on admission was 35 years) that the policy holders must have been 75 years, 76 years, 77 years, 78 years, 79 years or 80 years of age.

We also showed from the experience of the *Mutual Life of New York*, that "the rates of the I. O. F. were adequate," and *The Monetary Times* practically admits the correctness of our contention. It begs the questions in the following way: "The Doctor finally appeals to the experience of the *Mutual Life Insurance Company* as to the cost of insurance, but he is not warranted in supposing that the results obtained by that company with large assets to attract and retain the best lives could be duplicated in any association about whose permanency there is grave doubt, and whose mathematical basis is absurd." We appeal to our readers if this is not

THE VERIEST BOSH.

Why should a company with large assets "attract and retain the best lives." (*Sic*). Is it not more likely to attract and retain the worst lives. It must be patent to every man that every policy holder in the *Mutual Life* who finds himself affected with "consumption, heart disease, cancer, rheumatism, etc.," would stick to the company, by the very reason that its large assets gave assurance of the company being able to pay the claim when it accrued. Yet the experience of this great company showed that had they been collecting no more, and had they been expending as little for management expenses as the *I. O. F.*, that they could have paid all claims out of the

RATES OF THE I. O. F.

We are aware that *The Monetary Times* affects to sneer at our Fraternal Societies which have an insurance benefit connected with their system.

It is all very well to say "the whole scheme is unsound and cannot endure," when one is paid so much per line. But experience of past years tells us that *the whole scheme of the I. O. F. is perfectly sound and will endure.* Take the following table representing the losses and the management and dividend expenses of the companies named for five years, not a selected five years as the *M. T.* alleges. We give it for those years because we have the Government returns for those years.

THE INDEPENDENT FORESTER.

	Losses paid.	Expenses and dividends.
Confederation.	306,197	410,082
	81,605	68,498
	273,000	304,500
	135,462	239,181
	<hr/>	<hr/>
	\$796,264	\$1,022,261

That is to say these companies paid for expenses and dividends \$1,022,261 to pay to the widows of their policy holders \$796,264. As the I. O. F. now takes

ONLY ABOUT 3 PER CENT.

for management expenses—the interest being added to Endowment Fund—it could have done the whole business for about \$24,626, instead of \$1,022,261, which would have required only \$820,890 instead of \$1,818,525, or considerably less than *one-half*. So that if these Old Line Insurance Companies had spent no more than the I. O. F. spends for management expenses, they could have charged their policy holders *one-half* rates and been over \$80,000 better off than they were with their full rates,

How thoroughly *The Monetary Times* was driven from its positions in its first attack is shown by the fact that it says never a word in reply to the

EXPOSURE OF ITS DISHONESTY.

in quoting the experience of moribund companies to prove that all companies must in time reach a period when their rates would become inadequate, and seeks to hide its complete discomfiture by the statement that four of the companies mentioned by us would have been short some twenty odd thousand dollars had they been collecting only *one-third* rates. That certainly is quite a come down from "the regular rates being inadequate." The four companies would have been short \$21,000 with one-third rates, or \$5,250 per company for the five years, which is equivalent to \$1,050 per company per year. But our figures covered only the bare premium income without any interest. There is no reason to suppose that other companies would fare any worse than the I. O. F., who in less than six years have laid by in the Reserve Fund

OVER \$60,000,

the interest of which would more than cover twice over the deficit mentioned.

The Monetary Times concludes its attack by reference to the rates of the I. O. F. and the cost of risks according to the American Experience Table, which is as dishonest and misleading as its former reference to the experience of insurance companies that were practically defunct in Canada. We would suggest if *The Monetary Times* would take the rate of the I. O. F. at 18 years of age, which is \$7.20 per year, and then compute the cost of risk of that individual between his 75th year and 100th year of age it could have produced a much larger shortage.

The Monetary Times knows perfectly well, but it is not honest enough to admit it, that

in every such calculation which it gives, to reach a just conclusion, the question of

LAPSES OF MEMBERSHIP.

must be taken into account. If it were the fact that every man who took out a policy invariably continued that policy till death, and every member who joined the I. O. F. invariably continued his membership till he died, the figures of *The Monetary Times* would be fair. But this is not the case either in the I. O. F. nor in any insurance company, and therefore its figures are entirely inapplicable and are in fact misleading. We were going to add "and the Editor of the M. T. knows it," but we will make no assertion that is not susceptible of proof. Take the experience of the I. O. F. in this respect for the past three years:

	No. of members.	No. initiated.	Lapsed
1884	1530	1228	395
1885	2355	1315	696
1886	2959	1980	606

Thus during the past three years we have initiated

4523 NEW MEMBERS.

and some 1697 allowed their membership to lapse, or 167 more than we had altogether at the beginning of 1884, so that of the whole membership at the end of 1886 numbering about 4713 (deducting death losses as well as lapses) it might be said that they were all just from the Medical Examiners hands, or within from one to three years. From our own experience then, and from the experience of other societies, and from the experience of all insurance companies, we know that the I. O. F. membership will likely renew itself in every seven or eight years, and therefore the membership will ever be within a few years, comparatively speaking, from the hands of the Medical Examiners, and the rates of the I. O. F. will therefore be adequate to meet all losses because, as stated by *The Monetary Times*, "while the membership of any society are on the average within five or six years from the Medical Examiner's hands, there cannot be any deaths from other than what may be termed accidental diseases or causes."

UTTERLY UNFAIR ARGUMENTS.

The Monetary Times also says, "but if the Doctor had given us the 1885 figures of the four companies, instead of a selected five years, his argument would have been still more completely demolished, as follows:

Premium receipts of the Canada	
Life Association, Toronto and	
Federal combined, during 1885,	\$117,569
Claims paid	\$1,173
One-third would have been.....	39,190

Insufficiency of I. O. F. rates.... \$41,983"

The extract only serves as an additional evidence of unfairness of the argument of the M. T. When it is pointed out that the Federal life is conducted on the "Homan's Plan," that is charging for insurance just the cost of risks, plus a small addition for expenses,

in other words the Federal charges are not much more than *one-third* of the regular rates, it will be seen how unfair is the above illustration. But even upon its own ground it can be beaten, for had the M. T. given us the 1886 figures, it would have helped to establish the Doctor's arguments, as follows:

I. O. F. RATES MORE THAN ADEQUATE.

Premium receipts of the Citizens' Life Association, Toronto and Federal combined, during 1886,	\$125,790
Claims paid	31,818
One-third would have been.....	41,930

I. O. F. rates more than sufficient by \$10,112

Notwithstanding the Federal Life's rates are not much more than *one-third* of the regular rates.

The Monetary Times concludes as follows: "What the Doctor says about the present prosperity of the Order in the instituting of 52 New Courts during the past six months is no answer to our charge that the whole scheme is unsound and cannot endure." Quite true, nor did we pretend it was an answer, taken by itself, but when taken in connection with our whole letter, it was a

FULL AND COMPLETE ANSWER

to the statement of the M. T., that "the regular rates of insurance companies in time must become inadequate," and therefore the rates of the I. O. F., which are only about *one-third* of the regular rates, must be wholly inadequate. We showed from the actual experience of *live and active* insurance companies, among them being the oldest of the old on this continent, that the losses could have been met by *one-third* of their regular rates, with hundreds of thousands of dollars to spare over and above the requirements of the I. O. F. for management expenses, and then we showed that the I. O. F. was pre-eminently a *live and active* society, as shown by the fact that 52 New Courts had been instituted in the last six months, and we might have added that over 1300 new applicants have been before our Medical Board during the last four months, and therefore judged by the light of past experience the I. O. F. had every prospect of a continued and prosperous existence for the next 40 or 50 years at least.

Aurora, March 25th, 1887.

To Editor of the Independent Forester.

DEAR SIR AND BRO.,—I have been requested to draw your attention to the omission of our card in the directory, as the time that we paid for has not run out; about a month ago I sent the card for this term with the names of all the chief officers, and as yet they have not appeared in the FORESTER, I now send them again, will you be so kind as to have card in March number of FORESTER, and when our time is up we will renew our order for FORESTER, we like it well.

Yours in L., B. and C.,

JOS. HALL,

Recording Sec.

Our Surplus.

We understand that some indiscreet representatives of a sister society are trying to make a point against the I. O. F. on account of our large surplus. It may safely be assumed that no intelligent person would take such an objection. But unfortunately the fools are not all dead. Of course the point sought to be made is that the I. O. F. takes from its present membership more than is required, a sum equivalent to our surplus. No one in his senses would dare to say that the fact that the I. O. F. has a surplus of \$60,000 does not give it an immense advantage over all the assessment societies. The knowledge that the I. O. F. has a large cash balance to its credit in the banks serves to inspire confidence, and give it stability that is not possessed by any assessment society, however good it may be in itself. As the *Monetary Times* puts it the I. O. F. "attracts to itself the best lives." The \$60,000 have been accumulated during the past five and a half years. In that time the Order has paid \$96,000 in endowment benefits alone. Our membership has been taxed about an average of 90c. per member per month. While it is true that we could have got along—we could have lived—had we charged our membership an average of only about 55c. per member per month, but in that case we would have had no surplus whatever. There can be no question in the mind of any man with an ounce of sense, as to which is the better position for the Order to occupy to day, viz: to have a surplus of \$60,000 with all claims paid, or to have simply all claims paid but with not a dollar of surplus to its credit. The real question is, have we unduly taxed our membership in accumulating our surplus. The best answer to that lies in the fact that we believe every member of the I. O. F. is thoroughly happy and contented in so far as our monthly assessments are concerned, and we do not believe that were members polled to-morrow there would be found a baker's dozen to say that they would prefer to pay less and have no surplus. We have made our principal from the vast army of lapsed membership. We have not unduly taxed the membership. We have given our membership fair value for their money, so fair that they are all perfectly satisfied. We have not collected from them at the beginning—for the first few years—an unduly small sum, a sum however that would be growing larger and larger year by year, so that at the end of a few years they would be grumbling at the continually growing assessments, though as a matter of fact they may be paying even then less than the "cost of risk."

Now what is the difference between the status of the I. O. F. and of one of our sister death assessing societies?

We in the I. O. F. feel that if to-morrow, through an accident, 25 or 30 of our members were killed, calling for the payment of \$30,000 or \$40,000 our Executive Council would pay all the claims promptly. Our members would not be called upon to pay one single cent more than their ordinary monthly dues, and the Order would go on in the even tenor of its way, thanks to the superiority of our system in having accumulated a good surplus without unduly taxing its membership. Let, on the other hand, the same calamity befall any of our death assessing societies—as for instance, the "Home Circle"—what would probably be the result? In the first place the widows would probably have to wait a considerable time before being paid their claims, and it is certain that a large number of members would drop out rather than pay \$10 or \$12 besides the ordinary current demands. It is not, in our view, desirable to collect from the membership

sums far below the "cost of risk" for the first few years and run the risk we have pointed out. The system of the I. O. F. provides that after the surplus has reached a certain figure, the assessments of the members of the Order who have been one year or more in the Order, shall be reduced, and the current claims paid out of the surplus. From the rate at which the surplus is growing it is quite certain that in a short time our members will enjoy the benefits of such reduction in the cost, while, on the other hand, the cost in death assessment societies will be growing gradually larger and larger as the years go by.

\$2,000.

Lennoxville, Feb. 23rd, 1887.

To Dr. Oronhyatekha and the Officers of the Supreme Court Independent Order of Foresters.

SIR,—I desire through you to return my most sincere and grateful thanks to the Executive Board of the Supreme Court I. O. F. for the prompt manner in which they have paid the endowment on the life of my late brother amounting to two thousand dollars, (\$2,000.00), also the funeral benefit claim amounting to thirty dollars (\$30). I also desire to thank the officers and members of Court Beaver, No. 2, Lennoxville, of which my late brother was a member, for their kindness and attention to him during his illness, and to our family since our very sad affliction.

Yours sincerely,
MAGGIE D. ALLEN.

\$1,000

Court Moira, No. 33, March 5th, 1887.

E. S. Cummer, Esq., Supreme Secretary, I. O. F., London.

DEAR SIR AND BRO.,—I enclose you P. O. order for \$11.49 for assessments for March on 11 members as stated, also endowment certificate No. 1,092, on our late brother Samuel Anson Abbot with discharge thereon by his sisters the beneficiaries, who desire to thank the Executive for their prompt attention in the payment of same.

Fraternally yours in L., B. and C.,
J. PARKER THOMAS,
Chief Ranger.

Decisions on Points of Law.

Court Elora, No. 17, I. O. F.,
March, 17th, 1887.

Dr. Oronhyatekha.

DEAR BRO.,—Will you kindly answer the following questions for the benefit of some of our members. 1. Can a brother refuse to pay the physician's Court dues of \$1 per year if he takes the sick benefit, providing he belongs to another Order, viz: the I. O. O. F., and the same physician is the Odd Fellow's physician. Can he refuse to pay to the Foresters' physician's dues. 2. Does the pulling of teeth come under the heading of surgical operations. Can the physician charge for it. 3. Can the office of Court Deputy High Chief Ranger be filled by any other brother than the one first appointed. By kindly answering those questions at your earliest convenience you will greatly oblige.

Yours in L., B. and C.,
HENRY PATMORE,
Financial Sec.

ANSWER.

1. There is no such thing as a Physician's "Court Dues." The Court fixes its

monthly dues by by-law to pay the running expenses of the Court. The Court provides a Court Physician for the benefit of each and every member of the Court alike, whether they are in the sick benefit department or not. The members may however employ their own family physician or the physician of some other society, but they are not entitled to say, on that account, I will pay less Court dues than other members by the sum of one dollar, the amount which each Court is bound to pay the Court Physician for each member in good standing on its roll. In the case you cite where the Court Physician is also Physician to the Odd Fellows, the brother must apply for a reduction in the Odd Fellows, if he thinks he is entitled to any reduction, or he can insist upon the Physician calling twice, when under ordinary circumstances once would be enough. This would probably be the better course if the brother thereby got well or died in half of the time.

2. Extracting teeth is not regarded as medical attendance and must be paid for extra.

3. Any beneficiary member may be recommended by the Court for C. D. H. C. R.; and when sent to the H. C. R. the appointment is generally made. A C. D. H. C. R. should be some one who can attend the meetings of the Court regularly. A failure in this respect alone would be considered a sufficient cause for a change.

ORONHYATEKHA,
S. C. R.

Bothwell, Ont., March 11th, 1887.

E. S. Cummer, Esq.

DEAR SIR AND BRO.,—Enclosed please find P. O. order for three dollars (\$3.00) for membership certificate, which I neglected sending on the 1st inst. Will you kindly answer the following and much oblige. 1. Should I, upon the initiation of a brother, immediately send application with cash for certificate and registration fees to you, or leave it until regular monthly remittance. 2. If a member pays his dues after I have sent in report, should I send that member's assessment to you immediately or wait till regular monthly report. 3. Suppose a brother is initiated about the 15th of the month, should I collect from him besides the initiation fee and medical examination (the Court pays the endowment enrolment fee and certificate) one assessment for endowment, enrolment fee of S. and F. Benefit and assessment, or should a candidate pay only the enrolment res. 4. Would it make a difference if he was initiated, say on the 28th or 30th of the month. The Court is prospering well, two more initiations last night.

Yours in L., B. and C.,
W. C. GAMBLE.

ANSWER.

1. The application form, fully and plainly filled up in English, not in turkey tracks, should be sent to S. S. immediately on the initiation of a candidate. Fees to be sent with next regular monthly remittances.

2. If a member does not pay his dues before the first day of each month he stands suspended and therefore if he pays after the report is sent to the S. S., he must sign the regular re-instatement form, which should be sent at once to the S. S., and if accepted the re-instatement fees and all accrued liabilities since suspension should be sent with the next monthly remittance. The rule being to have only one remittance a month.

3. Collect from each candidate the initiation fee fixed by the Court, which covers the fee for certificate and policy, except in the case of charter members who pay this fee extra. Also the medical examination fee unless it is specially provided that the initiation fee shall

also cover the medical examination fee. As a rule the initiation fee only covers the certificate fee, and each candidate pays the doctor the medical examination fee at the time of the examination.

Candidates also pay the registration fee, and this is paid without any reference to the phase of the moon, at the date of the initiation; that is to say the registration fee is payable whether the candidate is initiated on the 1st day of the month or at 11.30 p.m. of the last day of the month. No other fees are required by the constitution to be paid at the time of initiation. Initiates however, must pay the monthly assessment for the next month *before the 1st of that month* irrespective of date of initiation. Some Courts make it a rule to collect the assessment for the next month at the date of initiation, and is a good rule.

If the candidate also takes the Sick and Funeral Benefit, then at initiation he must pay the enrolment fee and one assessment for the current month, and thereafter pay regularly the monthly assessments *before the first day of each month*. See constitution, sec. 138 (11).

ORONHYATEKHA,
S. C. R.

Vale Colliery, March, 9th, 1887.

E. S. Cummer, Esq.

DEAR SIR AND BRO.,—As it was only the other day that I received a receipt from you dated Feb. 8th, 1887, for the payment of dues for Feb. month, and as there is always some trouble getting these receipts from the different parties to whom they are sent, I think for the future you had better send all receipts for moneys paid to the Supreme Court to myself, as I am made responsible for all moneys paid out, therefore I think that I have a perfect right to have all receipts sent direct to myself instead of having to go asking this one and the other whether they received receipts or not. I have not got the receipt for money sent for the payment of month of March yet, please send it to me, and in future send all letters pertaining to our Court, outside of those that should come to the Lodge Deputy or Recording Secretary, to myself. I have just received those policies which were sent to D. McLeod. What is the reason that they were sent to him as well as other correspondence, are there not any other responsible members in our Court but him, as he is about as often away from home as he is home, we have to wait his coming back before we become acquainted with the contents of letters that interest ourselves and our Court, therefore as the Recording Secretary or myself are always at home, it is advisable that in the future you send all correspondence to us always, as I said before, sending receipts for all moneys sent by me to you to myself. How long has a brother got to be without paying his calls before he becomes suspended by the Supreme Court or Subordinate Court, and what are the steps to be taken to become reinstated again. Hoping soon to hear from you,

I remain, yours fraternally,
F. H. ANLEY,
Financial Sec.

ANSWER.

1. The rule of the Supreme Court is that all official correspondence should be sent to the C.D.H.C.R. and is a good rule, especially in the matter of receipts. We have had, unfortunately, Financial Secretaries who, while saying that they had sent on the remittances, as a matter of fact were detaining the funds that should be forwarded to the Supreme Court. Hence the importance of having a receipt sent to another officer.

The C.D.H.C.R. is an officer who should

always be at the meetings of the Court, and if this is not possible for the present incumbent, then the Court should recommend some other suitable person for the position.

2. The constitution requires the assessment to be paid before the 1st day of each month. If therefore a brother has not paid his assessment at 12 o'clock, midnight of the last day of each month, he would stand *suspended at one second after 12 o'clock*, as aforesaid.

How re-instatements are effected after suspensions for non-payment of dues, see Constitution Sections 107, 108 and 109.

ORONHYATEKHA,
S. C. R.

Correspondence.

Sarnia, March, 12th, 1887.

Editor of the Forester.

DEAR SIR AND BRO.,—I will now complete my correspondence to you of Feb. 14th. After leaving Durham my next place to visit was St. Mary's. I found the cause there very much out of working order, so much so, that it was not without some difficulty that I succeeded in mustering the scattered brothers; but we got together and talked matters over, and before I left there they decided to go to work and place Court Peerless once more in working order. I would just say that St. Mary's has the material to do it. Brethren, let your watch word be victory, and I shall feel satisfied with my visit to your town. I called at Sebringville; but just the remains of war were to be found; but I don't see why in the near future our Court should not be resuscitated at Sebringville, plenty of material, let the few that remain go to work and it can and will be done. Our Order in Stratford I was informed by one of the brothers is doing a grand work for humanity, as it does everywhere that it is taken hold of with a will. I should have liked to have spent an evening with my Stratford brothers, but for want of time could not remain. However, it will be something to look forward to. My next place to visit was Drumbo. I found that Bro. Dawson had announced for me to lecture in the Town Hall, but owing to the rain coming down in torrents nearly all day and thereby making the roads almost impassible, the public meeting did not come off; but the brothers in goodly numbers assembled in their hall to listen to me explain the workings of our noble Order and instruct them in the unwritten work; also install their officers. Court Blenheim is now in good working order. The brethren received me in good style, and we parted feeling that our meeting was a success in every particular, I shall ever expect to hear a good report from Drumbo. I next called at Ingersoll, but found our Court there almost dead, with no prospects at present of reviving. Ingersoll should have a Court of the I. O. F. From Ingersoll I went to Glencoe. I there found one of our old Courts, yes, one that has borne the heat of battle in bygone days and to-day stands true to the principles of one of the grandest Orders in the world. They gave me, as might be expected, a real Forester welcome. I installed their officers for them, instructed them in the secret work more fully and the working of our Order generally. Although the night was very rainy they turned out in goodly numbers. I expect to hear of good work being done by Court Maple Leaf, as I do of all Courts. Now sir, as you are aware, I next visited the Forest City and the birth place of I.O.F. in our fair Dominion, and considering the fact that there was a great political demonstration in your city the evening I was there, I consider the brethren turned out well and gave me a right hearty welcome to Court Dufferin. Of

course it was not necessary to instruct our brothers, as they are all well-schooled in London. I found our S.C.R. in good spirits, having just returned from East Saginaw where he put in a new Court with 61 charter members, and set one or two more on the move. Our Big Indian is very powerful, may he be long spared to draw in the net in the outskirts of the Forest. I also found Bro. Cummer, Davey, Jones, Fessenden, Bowen and Swazey and many others glad to have me visit London. Thus brought to a close what I trust has been a very profitable trip to our Order. Since my return home I have given one public lecture, with the view of organizing, in which I expect to be successful, and so the good work goes on. In conclusion let me say to one and all of our Courts be prompt in making your monthly or other remittances, as promptness is the very life of our Order, our watch-word is, "we pay cash on demand and we reasonably expect cash on demand." Lest I should weary your numerous readers I will conclude by wishing you and all brother Foresters success in capturing stragglers in the outskirts of the forest.

As ever, yours in L., B. and C.,
GEO. A. PROCTOR,
H.C.R.

Ottawa, Feb. 18th, 1887.

Editor Independent Forester, London, Ont.

DEAR SIR AND BRO.,—By instructions of Court Ottawa, No. 41, I.O.F. I enclose you one dollar (\$1.00), for which please send to our Court Deputy a copy of FORESTER with enclosed card inserted in same, to be placed on file in the Court.

I am, dear sir and brother,
Yours in L., B. and C.,
GEORGE C. ROE,
Recording Sec.

Card.

Lennoxville, Feb. 23rd, 1887.

To Dr. Oronhyatekha and the Officers of the Supreme Court Independent Order of Foresters:

SIR,—I desire through you to return my most sincere and grateful thanks to the Executive Board of the Supreme Court I. O. F., for the prompt manner in which they have paid the endowment on the life of my late brother amounting to two thousand dollars (\$2,000), also the funeral benefit claim amounting to thirty dollars, \$30.

I also desire to thank the officers and members of Court Beaver, No. 2, Lennoxville, of which my late brother was a member, for their kindness and attention to him during his illness, and to our family since our very sad affliction.

Yours sincerely,
MAGGIE D. ALLAN.
—Sherbrooke Examiner.

Notes.

Lost, strayed or stolen D. S. C. R. Thos. Clarke.

If any Court has paid for its card and is not in the directory write to S. C. R. and send another list of officers. The "cussedness" of the printers is only known to editors. Of course an editor can do no wrong.

[The above should read, "The cussedness of the editor is only known to the printer, in so far that he delays sending in copy till the end of the month and then swears because the paper is not out by the middle of the month"—to wit chess copy not here yet.]—Chestnuts!

The Prize Winners.

The Supreme Secretary reports the following winners of the Executive's last prizes, having initiated and re-instated the numbers opposite their names respectively.

Court St. Mary's, No. 145, Marysville, N. B., 34.

Court Petitediac, No. 94, Petitediac, N. B. 33.

Court Victoria, No. 10, London, Ont., 32.
The following are entitled to most honorable mention.

Court Aurora, No. 188, Aurora, Ont., 27.

Court Alvinston, No. 67, Alvinston, Ont., 25.

Word has just reached us that Bro. Ion of Ottawa has been burned out. If that be unfortunately true the Executive may be unable to deliver the 1st and 3rd prizes for some time, as the Supreme Court picture was in the gallery of our brother.

Royal Foresters.

The officers of London Encampment, No. 1, Royal Foresters were installed in the Forester's Hall on Friday evening, 11th March, by the Ill. S. Commander Oronhyatekha, assisted by S. Archivist Cummer and Ill. Knights Jones, Yerex, Gerry and A. Oronhyatekha.

The officers installed were:

- Ill. Commander, Ill. Bro. C. W. Joner.
- Ill. P. Commander, Ill. Bro. A. Aikman.
- Ill. Lt. Commander, Ill. Bro. A. Swayzie.
- Ill. Orator, Ill. Bro. W. Yerex.
- Ill. Chancellor, Ill. Bro. W. Gerry.
- Ill. Archivist, Ill. Bro. H. Pratt.
- Ill. Capt. of G., Ill. Bro. J. Conroy.
- Ill. Marshall, Ill. Bro. G. A. Crossman.
- Ill. St. Bearer, Ill. T. E. Webster.
- Ill. St. Bearer, G. Darville.
- Ill. Sw. Bearer, W. Yerex.
- Ill. Sw. Bearer, T. A. Burns.
- Ill. I. Guard, T. McGill.
- Ill. O. Guard, G. Halle.

The Slang of Shakespeare.

The power of Shakespeare over the public is shown by the extent to which his phrases and even his slang, have become incorporated into our language. Among these are "bag and baggage," "dead as a door nail," "hit or miss," "love is blind," "selling for a song," "wide world," "fast and loose," "unconsidered trifles," "westward ho," "familiarity breeds contempt," "patching up excuses," "misery makes strange bed-fellows," "to boot (in a trade)," "short and long of it," "comb your head with a three-legged stool," "dancing attendance," "getting even" (revenge), "birds of a feather," "that's flat," "Greek to me" (unintelligible), "packing a jury," "mother wit," "killed with kindness," "mum" (for silence), "ill wind that blows no good," "wild goose chase," "scare crow," "luggage," "row of pins" as a mark of value), "viva voce," "give and take," "sold" (in the way of a joke), "your cake is dough." The girl who playfully calls some youth a "milk-sop" is also unconsciously quoting Shakespeare, and even "loggerhead" is of the same origin. "Extempore" is first found in Shakespeare, and so are "almanacs." Shakespeare is the first author that speaks of "the man in the moon," or mentions the potato, or uses the term "eye-sore" for annoyance.—Pittsburg Dispatch.

Publications.

The Microscope, an illustrated monthly journal devoted to microscopical science, pub-

lished at Detroit, has been placed on our table. *The Microscope* is an ably conducted journal, and should be in the hands of every physician who is anxious to keep up to times. Among the contents of the present issue are to be found. 1. Original Communications. 2. New Inventions. 3. Proceedings of Societies. 4. Under Technology we have—Finishing Balsam Moments—preparation of Nerves for Microscopical Examinations—Detection of Micro-organisms. etc. The subscription is only \$1.00 per year.

The Journal of Reconstructives has entered on its 2nd year, and deserves well the popularity it enjoys. Its articles are good for both physician and patient. Among its staff of contributors are the following eminent men in the profession: J. Bartholow, M.D., Philadelphia; W. A. Hammond, M.D., New York; J. M. Fothergill, M.D., London, Eng.; A. L. Loomis, New York; A. V. Meigs, Philadelphia, etc. It is published quarterly in New York by John Carn'ck. If the Journal was more generally read by every one there would be less sickness among the people, and greater success among physicians in the treatment of disease.

Royal Templars of Temperance.

Buffalo, March 11.—E. H. Abbot, the Supreme Secretary of the Royal Templars of Temperance, is a defaulter to the extent of at least \$5,000. He lived, with his wife and two children, at Aurora, near here, but was in Buffalo every day. As Supreme Secretary he received \$25,000 every month in dues, and this he was required to pay over daily to the Treasurer, John Lyth, of this city. Abbot received a salary of \$3,000 a year, and had been Grand Secretary for several years.

HIS DEVOTION TO THE ORDER.

was so great that he did not even drink cider. The embezzlement was made of cheques given him to send to pay death claims, and although the Supreme Treasurer used the telegraph wires liberally it is not certain how much Abbot took. A letter was read last night, written by Abbot on a Grand Trunk railway train, in which he admits his guilt. He says he regrets he was forced to take the terrible steps he did, but there was no other way

EXCEPT TO COMMIT SUICIDE,

and thought of his wife and children kept him from doing that. He said he would devote the remainder of his life to earning money to pay up the defalcation. He said he would be in Montreal and offered any assistance he could give in the investigation which he knew would be made. Abbot is known to be in Montreal.—*Buffalo Courier*.

Active and Live Companies,

	Number of New Policies issued in 1886.
Canada Life	1,859
Confederation	1,969
Sun	1,859
Ontario Mutual	1,757
North American	1,226
Federal	1,067
I. O. F.	2,959

Confessions of a Lady.

These are the days that try a woman's skin, and she who is able to keep her hands and nose white and her lips and cheeks red has in possession a secret that her sisters and cousins must be forgiven for envying.

This cold weather is the ruination of complexion, and there is absolutely no way of preserving a good one or improving a skin of negative charm if much washing is persisted in. It may shock the neat to say it, but the ladies who know how to treat their face do not apply water to it more than once a day, nor allow so to touch it oftener than once a week. An application is made in the morning, and that ends the matter. Just the temperature of the water depends entirely on the nature and texture of the skin, and each bather is the best judge of the matter. Some complexions would be ruined with hot water; others require a tepid sponging, and there are still other faces that glow and thrive under a regular dash of cold water.

Pretty Miss Gertrude Griswold, of McCaull's Opera Company, souses her face before and after rising with water as hot as she can bear it, following the boil with a dressing of rose water and glycerine. This harmless wash is dried up with fine rice powder rubbed on with a fine cambric handkerchief. The face is kept clean by wiping off the dust or soil and applying powder when necessary. Speaking about powder, Miss Griswold said: "My only amusements are powdering and rocking," and she has a complexion that is as fresh and smooth as a baby's.

The leading lady in Barrett's company, Miss Eastlake, allows very little familiarity between her face and water, arguing that the skin is too delicate to endure through much washing. She knows the way the grain runs, and all rubbing is with it.

Miss Ellen Terry is one of the daily face-washers, but consumes rose water and glycerine by the quart and confesses that she literally breathes through the fumes of English breakfast tea and clouds of rice powder.

Emma Abbott has a beautifully white skin, which she keeps so by bathing in strong glycerine, an unusual habit, as the oil is generally irritating to the face.

Ladies who visit Paris for the purpose of studying fashionable life, invariably return addicted to the use of cream of cucumber, which prevails among the fair sex of that city. There are as many creams and ointments for keeping the skin smooth and healthy as there are manufacturers, and though all may not be valuable, any one is good that can be depended on to ward off chapping and dry skin.

After summing up the cost, vexation and risk of novel preparations, pure glycerine diluted with half the quantity of water, is at least a reliable remedy against redness and eruption. If the skin shows a tendency to darken weaken the oil, but don't hope to weather a Chicago winter with a face wash of cold water and soap. One washing a day is enough for any beardless face, and in justice to the owner it should not precede exposure to the outer air.—*Chicago Inter-Ocean*.

Notes.

Much regret is felt by the Executive at the illness of Bro. Rev. S. C. Wells, D.S.C.R., one of the efficient organizing officers of the Order. It is hoped he will soon be able again to take the field.

The Supreme Treasurer has been ill during the present month. The disease baffled the skill of the best physicians, and the brother was going from bad to worse, till the public press announced that T. G. Davy's dogs had won several 1st prizes and gold medals at the Buffalo bench show, when the brother immediately left his bed, notwithstanding the protests of the doctors. He has been getting better rapidly ever since.

The circulation of the FORESTER is now 7,000 per month.

The I. O. F. is now the strongest Fraternal Society in Canada—financially.

The S.C.R. has gone to New Jersey, will probably be absent a couple of weeks.

The prize winners hadn't a vote to spare. Well done Court St. Mary's, go up head!

The S.C.R. has appointed Bros. Bradley of Toronto and Kennedy of Fergus to be D. S. C. R's.

The Executive Council had an important session at the Queen's, Toronto, on the 24th ultimo.

We have to thank the Dominion Superintendent of Insurance for a bound volume of his last annual report.

The next report will doubtless show 6,000 good and true men, "good upon the books." None other are reported.

The chess editor will take notice that we require his Ms. to be in the hands of the printer by the first of each month.

During the visit of the S.C.R. to Chesley he was the guest of Bro. Kay, the editor and proprietor of the Chesley *Enterprise*, and C.R. of the Court.

At the last regular convocation of London Encampment, No. 1, Royal Foresters, 24 suppliants were duly exalted to the degree of Royal Foresters.

The London Royal Foresters are going in largely for uniforms. There having been some 25 uniforms ordered. It is also proposed to drill thoroughly so as to be behind none.

The Executive ordered a new safe to be put in the S. Secretary's office, and the old one which has become entirely too small, to be transferred to the Supreme Treasurer's office.

The Forester's Hall in the Federal Bank Buildings, London has been renovated, carpets thoroughly cleaned, and the walls frescoed. It is now one of the best Society Halls in the City.

Court Maple, No. 155, of St. Thomas, is to have a banquet and ball at the Grand Central on the 30th inst. The S. C. R. and other dignitaries of the Order are expected to attend the banquet.

As soon as a C.R. has been advised by the C.D.H.C.R. that the monthly receipt from the S. Secretary has been delayed beyond the usual time, he should call upon the F. S. to produce the evidence of having made the remittance.

Every C.D.H.C.R. who does not receive the Supreme Secretary's receipt for the monthly remittance by the 20th to 24th day of each month should communicate that fact to the C. R. of the Court, and also write to the Supreme Secretary for cause of delay.

The whole edition of 500 new Rituals are now gone, showing how generally they have been ordered by the Courts. We are satisfied the Order at large will thoroughly endorse the change. The cost to each Court has been but a trifle. A second edition of a 1,000 is now going through the press.

By mistake several Courts were reported suspended in the last issue, when as a matter of fact they were pre-eminently good, having paid their assessments several months ahead. The Supreme Secretary was absent from the city when the list was made out else the mistake would not have occurred. About all the Courts reinstated themselves as soon as they heard of their suspension; some of them indeed before they had the news that they were suspended.

The new Charter has been engraved and a proof in black submitted. This proof the Executive have had colored as the Charter will appear, and which has just been satisfactorily completed. The order has now been given to go ahead with the Charter. The contract calls for the delivery of the Charters within seven weeks from the word "go." It promises to be a *daisy*. In fact the new Charter will be like the Order, better than any other extant.

By direction of the Executive Council the Supreme Chief Ranger visited Court Bruce, No. 28, at Chesley, to investigate the circumstances in connection with the death of the late Bro. Vance of that Court. The investigation proved that the brother was in good standing at the time of his death, and the endowment claim was forthwith ordered to be paid. The officers and members of Court Bruce were perfectly satisfied that our constitution was a good one, and if followed to the letter there could be no trouble or delay in paying claims.

The Supreme Secretary of the Royal Templars of Temperance has defaulted, according to one account to the extent of \$11,000. Perhaps this will induce the Executive to adopt the common sense arrangements in vogue in the I.O.F. of having drafts and P. O. orders made payable to the order of the manager of the bank with which our deposits are made, thus making it impossible for either the Supreme Secretary or Treasurer to get away with any funds at all. This defalcation does not affect the members in Canada except indirectly.

The H.C.R. of Ontario writes that if the FORESTER can't be issued in time it would be better not to issue it at all. That shows how fresh the H.C.R. is. Why our members could never know how valuable the FORESTER was were it not kept from them *once in a while for a few days*, and then when they are feeling very bad about it, we make them feel extra good by giving them two numbers in one month, as we do this month. Besides the H. C. R. has evidently never read the classics, or he would have remembered what Socrates said when he saw his wife swallowing a bowlful of hemlock poison, "Better late than never."

\$1,000.00.

Toronto, March 15th, 1887.

To Dr. Oronhyatekha, S.C.R., I.O.F.

DEAR SIR,—I beg to acknowledge the receipt of check No. 1150, for \$1,000 00, being in full for Endowment due me on the death of my late husband, Henry Corker, and also check No. 1146, for the sum of \$82.14 for Sick and Funeral Benefit claim, and tender to you my sincere thanks for the prompt manner in which you have settled my claim, only *eight days* having elapsed between proof of death and the receipt of checks. Wishing your Order every prosperity,

I remain yours sincerely,
MARY CORKER.

ROYAL & ORIENTAL FREEMASONS
SOCIETY, 33°-96°-90°.

Institution of Rose Croix Chapters, 18°

The following explanations will serve as an answer to the many enquiries we have already received on the subject. To institute a Chapter, at least twelve Master Masons in good standing are required upon the petition. Of course, the more the better. When twelve or more have signed the petition for a Charter, and the fees paid, the Grand Master General, the Substitute Grand Master General, or any Past Grand Master General, will attend to constitute the Chapter, and confer the obligations and give instructions in the work.

The Charter members will receive not only the Rose Croix Chapter [18°] degrees, but will also get the Senate [45°] degrees, as well as the Council or Mystic Temple [90°] degrees; while three of their principal officers will receive the Sovereign Sanctuary [95°] degrees, and be made life members of the Sovereign Sanctuary. The minimum fees are \$20 for the Chapter degrees, \$20 for the Senate degrees, and \$20 for the Council or Mystic Temple degrees. But by dispensation, \$40 of the above fees as well as the ordinary Charter fee will be remitted to Charter members, leaving only \$20 to be paid by each of them for 90° and 95° in the Supreme Rite of Memphis, and for the corresponding degrees in the various Rites and Orders under the Jurisdiction of the Sovereign Sanctuary.

Thus the Charter members receive all the ineffable degrees as well as the Sublime and Chivalric Degrees of *Les Haut Grades*, and three of them the Sovereign Sanctuary degrees, at the one time for the mere nominal fee of \$20. After a Chapter is duly constituted, no more than 18° can be conferred upon applicants, in the Chapter, and the fee for which can not be less than \$20. For the Senate degrees, which extend to the 45°, the candidate must go to London, Toronto, or Prescott, or to some other centre where a Senate of Hermetic Philosophers has been established, to receive them, and for the Council or Mystic Temple Degrees must attend the convocations of some Council or Mystic Temple which meet but once a year. And for the Sovereign Sanctuary degrees, must attend the Convocations of the Sovereign Sanctuary.

The price of a Rose Croix Apron, range from \$15 per doz., and upwards, while good working aprons can be procured for \$6.00 per doz. The addition of a few inexpensive pieces of furniture to an ordinary Blue Room will suffice for a Rose Croix Chapter room.

The full uniform, which is chaste and beautiful in the extreme, costs \$40 and upwards. But these are required only on state occasions.

For any further information address, M. Ill. Bro. Daniel Rose, 33°-96°-90°, M. W. Grand Master General, Toronto; M. Ill. Bro. Oronhyatekha, M.D., 33°-96°-90°, M. W. Past Grand Master General and Grand Lecturer, London; or to R. Ill. Bro. Butler, 33°-95°-90°, R. W. Grand Secretary, Toronto.

Supreme Secretary's Statement for February, 1887.

RECEIPTS.

Table with columns: No. of Receipts, Name of C. D. H. C. R., Date, Amount, and Name of C. D. H. C. R. (continued). Lists various contributors and their respective amounts.

NAME OF C. D. H. C. R.

Table with columns: No. of Receipts, Name of C. D. H. C. R., Date, Amount, and Name of C. D. H. C. R. (continued). Lists various contributors and their respective amounts.

23 Enterprise	20.51	2.62	.73	M. F. Tupper.	20 Lindsay	4.06	3.33	Philip S. Martin.
60 Sarria	70.71	..	.60	John Lays.	19 Phoenix	21.69	..	Hugh M. Dougal.
19 Hopewell	18.76	..	..	J. M. Dunbar.	22 Mt. Brydges	35.11	..	M. Cullen.
27 Harmony	24.09	11.05	..	A. T. Sussex.	22 Buttertut Ridge	16.32	..	Walford A. Keith.
17 Protection	31.71	..	..	J. M. Penwarden, M.D.	15 Bawerton	13.79	..	J. J. Cave.
S5 Frontenac	93.57	13.83	9.71	A. R. Milico.	16 Bawerton	42.77	..	D. Black.
26 Maple Leaf	24.54	..	..	W. S. Rogers.	30 Diamond	70.64	1.00	John Chambers.
5 Forest	20.13	4.00	..	Wm. Guthrie.	99 Aurora	21.72	4.80	John T. Bond.
31 Garnet	13.27	6.38	..	William Butler.	22 Salisbury	14.25	..	A. Sherwood.
17 Kurika	64.03	..	1.00	W. D. McIntyre.	7 Success	6.86	..	J. H. Johnston.
70 Alvinston	26.34	.37	1.00	J. McWilliams, M.D.	8 Tusford	6.40	2.05	John Sturges.
34 Thamesford	28.60	2.38	..	T. G. Stafford.	16 Potters	15.90	..	Thom a Hearn.
26 Woodatock	12.80	1.04	..	Wm. Moffat.	11 W. Ardoun	25.28	2.74	John Edwards.
15 Concord	24.02	..	..	Geo. H. Pick.	23 Sauble	10.57	..	T. Otway Page.
22 Moncton	27.05	..	..	C. H. Merryfield.	12 Shakespere	32.51	..	R. v. H. A. Thomas.
24 Rosewood	27.51	9.20	.96	S. F. B. Reid.	70 Refu 70	4.75	..	F. C. Stevens.
30 Valley City	10.79	..	1.67	Daniel McNamara.	7 St. Paul	2.14	..	Alex. W. Pringle.
26 Southampton	2.32	..	..	T. J. Kenney.	2 Trilumph	12.84	..	Janv's Braslaw.
30 Credit Valley	41.85	11.46	3.30	G. W. Eaton.	22 Ruhr	24.72	..	Adam Watson.
3 Sylva	31.74	10.21	1.00	S. S. Merick.	27 Chatsauque	27.35	1.60	J. A. Caverhill.
34 Oil City	46.94	.68	3.83	J. Jamieson, M.P.	22 Kara	6.60	17.20	Jus. C. Wright.
26 Mississippi	52.69	..	..	J. G. Baird, M.D.	7 Onwagondy	17.02	3.50	William Kerr.
38 Excelior	..	..	..	J. E. Nollan.	21 Onaway	25.54	..	John W. Decker.
30 Beconsfield	..	..	..	Hon. D. L. Harrington	28 Lucan	11.33	..	M. R. Learld.
34 Madawaska	..	..	..	B. B. Ostrin.	10 Blenheim	12.84	..	Thom. Hossock, M.D.
22 Dorchester	7.22	2.44	..	John Powell.	13 Myflower	30.96	..	Silas Dawson.
6 Sidney	..	..	..	Geo. Abrahama.	27 Clara	13.07	..	J. A. Toidl, M.D.
14 Ribbn Hood	..	..	..	J. C. Mullen, M.D.	28 Tilbury	35.07	..	John Bartley.
23 Ontario	27.84	3.18	1.88	J. T. Conkhito.	32 Royal	41.51	..	Richard Wolfe.
22 Union	20.63	..	..	Adam Ball,	16 Langlowne	11.34	..	Geo. Keving.
22 Midland	16.04	4.23	1.00	25 Walton St.	31 Kemptville	13.50	..	L. U. Fowler.
22 Rowdale	13.52	3.07	..	C. McDowell.	10 Minnowawa	20.95	..	D. A. Maxwell.
9 Bonuchere	21.72	1.67	8.30	Wm. H. Storey.	10 Ash ratburgh	15.39	..	Geo. Craig.
21 Olive Branch	23.02	..	..	C. J. Oaman.	13 Gower	22.72	..	John T. Robison.
19 Hillsboro	17.13	..	..	Wm. Alger.	14 Sylvan	3.29	..	L. A. Farmer.
23 Hazel	19.56	3.13	..	Jas. Stokes.	20 St. Lawrence	3.78	..	Frederick W. Hill.
22 Deseronto	30.89	4.18	12.17	F. W. Emmerann.	20 Cliffon	6.48	..	T. L. Broderick.
20 Potticoalin	30.89	..	2.44	John Bernie, jr.	20 Bligetown	..	..	Uriah Matthew.
29 C.-H.-gwood	3.68	..	..	A. C. Hutchison.	10 City of the Valy	..	..	Amos Bowen.
4 Lorne	6.77	2.31	..	Louis Re-ohy.	18 St. John	..	..	Walter A. Russ.
12 Liggar	25.12	..	..	820 Queen St. W.	30 Stelacona	..	..	Thos. E. Colpitt.
29 Hawrich	52.03	1.36	4.23	J. A. Mackaby.	10 Winsola	..	..	Rev. A. T. Dykeman
30 Treronnell	42.87	5.56	163.05	Henry J. Rapello.	10 Winona	..	..	Rt. Lt. MacFarlane
18 Albert	38.95	8.21	..	William Nicholls.	13 New Glasgow	..	2.35	A. G. Pittaway.
27 Gordon Falls	10.23	..	..	Geo. Smith.	8 Falls View	..	1.63	117 Sparks St.
45 Acadia	6.66	..	..	Arthur Davison.	23 Laurentian	..	..	W. H. Morgan.
8 Blomilton	10.04	..	..	N. H. Upham.	13 Empress	..	6.58	F. J. Ramsay.
15 Ivanhoe	36.08	10.22	..	J. J. Hingley.	31 Dunnville	..	..	Geo. H. House.
12 Londonderry	19.92	..	..	T. E. Atk ne.	14 Valley	..	..	S. E. Birwell, M.D.
30 Saguin	17.84	..	..	John A. Johnston.	13 Pelham	..	..	William A. Taylor.
18 Hawatha	22.14	9.04	3.40	Kirman McClure.	35 Salkirk	..	..	J. O. Emmet, M.D.
18 Evangelino	30.53	1.48	..	W. D. Reid.	15 Ra mound	..	..	..
12 Westville	16.71	..	..	Jas. McLeod.	Members at large	..	216.45	..
25 Durham	43.67	..	..	Wm. Johnston, jr.	H. C. of Nova Scotia	..	24.00	..
26 Equity	12.10	..	..	Francis Irwin.	H. C. of Ontario	..	1500.00	..
22 Admiral Digby	9.83	..	..	John Daly.	..	..	..	..
28 Stoyner	..	..	..	J. H. Burger.	..	..	..	..
12 Lockley	..	..	..	Albert D. Williams.	..	..	..	..
13 Bear River	..	..	..	W. E. Skillen.	..	..	..	..

6982 \$5,795.11 \$594.77 \$2486.08

Notes.—Contrib Nos. 5, 74, 84, 95, 119, 146, 152, 183, 196, 217, 224 and 228 have paid their February Assessment and were included in previous reports.

RECAPITULATION.
RECEIPTS.
 From Endowment assessment . . . \$5,795 11
 " Sick and Funeral Benefit .. 594 77
 " General Fund 2,466 06

 \$8,855 94

CONTRA—CR.
 By paid the Supreme Treasurer . . \$8,855 94
 Submitted in L. B. and C.,
 E. S. CUMMER, *Supreme Sec.*

Supreme Treasurer's Statement.

FOR THE MONTH OF FEB., 1887.

ENDOWMENT ACCOUNT.
RECEIPTS.
 To balance on hand per last report. \$58,240 33
 " Cash from S. Sec. 5,795 11

 \$64,035 44

CONTRA—CR.

Feb. 1, by check 1078, accrued interest appropriated by E. C. to retire executive note and interest. 1,210 25
 Feb. 5, by check 1094, administrator late Thos. Brown, Court Hope, No. 1, endowment in full. 1,000 00
 Feb. 5, by check 1095, Robert Newman, administrator of estate late Wm. Newman, Northern Light, 127, endowment in full. 1,000 00
 Feb. 9, by check 1096, Maggie D. Allen, endowment claim in full, late Bro. Chas. Allen, Court Beaver, No. 2. 2,000 00
 Feb. 9, by check 1097, Francis Abbott, half endowment claim, late Bro. S. A. Abbott, Court Moira, No. 33. 500 00
 Feb. 9, by check 1098, Martha Abbott, half endowment claim, late Bro. S. A. Abbot, Court Moira, No. 33. 500 00
 By 5 per ct. to General Fund. 259 76
 " balance on hand:—
 P. O. Savings Bank \$10,677.31
 Dom. Sav. Bk. pr. fd. 25,456.90
 Ontario Loan Co. 10,000 00
 " " cur.acct. 11,401.19

 57,535 43

 \$64,035 44

SICK AND FUNERAL FUND.

RECEIPTS.
 To balance per last report \$2,084 69
 " cash from S. Secretary 594 77

 Total \$2,679 46

CONTRA—CR.

Feb. 5, by check 1052, T. W. James, 17 days' sick benefits. . . 12 14
 Feb. 5, by check 1053, Arch. Bruce, 21 days' sick benefits. . . 15 00
 Feb. 5, by check 1054, L. K. Stewart, 61 days' sick benefits. . . . 43 57
 Feb. 5, by check 1055, D. R. Palmer, 14 days' sick benefits. . . . 10 00
 Feb. 5, by check 1056, Jno. Lemmon, 7 days' sick benefits. . . 5 00
 Feb. 5, by check 1057, Richard Ludlow, 84 days' sick benefits. . 60 00
 Feb. 5, by check 1058, Wm Slater, 13 days' sick benefits. 9 25
 Feb. 5, by check 1059, William Stubbs, 14 days' sick benefits. . 10 00
 Feb. 5, by check 1062, Jno. Pollard, 29 days' sick benefits. . . 20 71
 Feb. 5, by check 1093, Ed. Frimmond, 15 days' sick benefits. . . . 10 71

Feb. 5, by check 1090, Robert Garner, 35 days' sick benefits. . . 25 00
 Feb. 9, by check 1099, Jno. T. Shaw, 17 days' sick benefits. . . 12 14
 Feb. 9, by check 1100, A. H. Wittinack, 14 days' sick benefits. 10 00
 Feb. 9, by check 1101, Phillip Matthews, 15 days' sick benefits. . 10 71
 Feb. 9, by check 1102, Thos. L. Galechett, 18 days' sick benefits. . 12 56
 Feb. 9, by check 1103, Henry Rogerson, 14 days' sick benefits. . 10 00
 Feb. 9, by check 1105, Hugh J. Armstrong, 84 days' sick benefits. 60 00
 Feb. 9, by check 1106, Jas. H. Lorrell, 7 days' sick benefits. . . 5 00
 Feb. 9, by check 1107, J. W. Stewart, 21 days' sick benefits. . . 15 00
 Feb. 18, by check 1108, George Taylor, 17 days' sick benefits. . . 12 14
 Feb. 18, by check 1109, Chas. A. House, 28 days' sick benefits. . . 20 00
 Feb. 18, by check 1110, George Wordey, 14 days' sick benefits. . 10 00
 Feb. 18, by check 1112, A. Hale, 9 days' sick benefits. 6 48
 Feb. 18, by check 1113, Henry Schoufield, 21 days' sick benefits. . 15 00
 Feb. 22, by check 1115, Wm. Bryant, 14 days' sick benefits. . . 10 00
 5 per ct. to General Fund. 29 74
 Balance on hand 2,219 74

Total \$2,679 46

GENERAL FUND—RECEIPTS.
 To cash from S. Secretary \$ 2466 06
 " 5 per cent. Endowment receipts. 259 76
 " 5 per cent. S. & F. Fund 29 74

 \$2755 56

CONTRA—CR.

Feb. 1, by check 1050, editor's salary, 3 months. 50 00
 Feb. 1, by check 1091, Wm. Fell, scales. 33 75
 Feb. 9, by check 1104, Advertiser Printing Co. 100 00
 Feb. 18, by check 1111, mailing FORESTER. 6 50
 By balance. 2,595 49
 Submitted in L. B. and C.,
 THOS. G. DAVEY, *Sup. Trans.*

Report of Medical Board for February, 1887.

	No.	Approved.	Rejected.
Court Elizabeth	1	1	2
" Hope	1	1	0
" Stormont	3	1	0
" Dufferin	4	1	0
" Myrtle	5	1	0
" McGregor	6	1	0
" Mt. Royal	7	1	0
" Forest City	8	0	1
" Victoria	10	13	0
" Welcome	12	3	1
" Elora	17	1	0
" Keewatin	19	4	0
" Oronhyatekha	23	1	0
" Dominion	25	1	0
" Pr. Alexandra	26	1	0
" Essex	35	1	0
" Guelph	37	2	0
" Thames	38	1	0
" Amity	39	1	0
" Ottawa	41	5	0
" Sydenham	43	1	0
" Washington	44	1	0
" Shelburne	45	1	0
" Erie	47	6	0
" Brunswick	52	1	0

" Canada	"	53	3	0
" Enterprise	"	54	1	0
" Sarnia	"	55	1	0
" Harmony	"	57	1	0
" Frontenac	"	59	6	1
" Moncton	"	71	1	0
" Rosewood	"	72	2	0
" Oil City	"	77	1	0
" Mississippi	"	78	1	0
" Union	"	86	0	1
" Hillsborough	"	91	2	0
" Hazel	"	92	5	0
" Petitcodiac	"	94	3	0
" Lome	"	96	7	1
" Lisgar	"	97	2	0
" Harwich	"	98	2	0
" Tyreconnel	"	99	2	0
" Albert	"	100	8	1
" Gordon Falls	"	101	3	0
" Seguin	"	107	0	2
" Evangeline	"	109	1	0
" Admiral Digby	"	115	2	0
" Welland	"	116	1	0
" Loyalist	"	121	1	0
" La Tour	"	125	2	0
" Arva	"	126	13	0
" Northern Light	"	127	3	0
" Jewel	"	131	1	0
" Lambeth	"	143	2	0
" Saugeen	"	148	1	0
" Pr. Albert	"	149	3	1
" Belmont	"	153	1	0
" Dresden	"	164	4	0
" Simcoe	"	166	4	0
" Toronto	"	167	2	0
" Nelson	"	174	2	0
" Glenmorris	"	178	2	0
" Beaverton	"	185	5	0
" Desmond	"	187	2	0
" Salisbury	"	190	1	1
" Denfield	"	194	1	0
" Ruby	"	201	0	1
" Kars	"	203	1	0
" Onaway	"	206	1	0
" Mayflower	"	209	0	1
" Tilbury	"	211	3	0
" Kempville	"	214	5	0
" Gower	"	217	2	0
" St. Lawrence	"	219	1	0
" Clifton	"	220	3	0
" St. John	"	223	3	0
" Lincoln	"	225	6	1
" Winona	"	226	2	2
" New Glasgow	"	227	2	0
" Empress	"	230	4	0
" Dunnville	"	231	1	0
" Valley	"	232	11	6
" Pelham	"	233	10	0

Total 211 24
 Yours in L. B. and C.,
 T. MILLMAN, M.D.,
Sec. of Med. Board.

Mortuary Statement.

No. 93. Bro. John A. Griffith, of Court Frontenac, No. 59, Kingston, Ont., died of cirrhosis of liver, on the 6th Feb., 1887. Endowment of \$1,000, designated to his wife, Sarah E. Griffith. Paid by cheque 1,116.
 No. 94. Bro. Wm. Barker, of Court Lincoln, No. 225, Beamsville, Ont., died of Pneumonia, on the 29th Jan., 1886. Endowment of \$1,000, designated to his children, George M., Laura E., Nellie V., Judson, Maggie E., John H., and Ernest E. Barker.
 No. 95. Bro. Robert Jas. Vance, of Court Bruce, No. 28, Chesley, Ont., died of peritonitis, on the 18th Jan., 1887. Endowment of \$1,000, designated to his mother, Alice Vance.
 Submitted in L. B. and C.,
 E. S. CUMMER, *Supreme Sec.*

HIGH COURT OF ONTARIO.

High Secretary's Statement for Month of Feb., 1887.

Name of Court.	RECEIPTS.		General Supplies.
	No. of Court.	Capitation Tax.	
Dufferin	4		\$20 00
McGregor	6		4 00
Victoria	10	\$38 50	1 50
Kewatin	19	18 50	
Fergus	22	14 00	
Elgin	29	27 00	50
Essex	35	1 00	
Springbrook	36	5 00	
Glen	40	13 00	50
Ottawa	41	78 00	1 00
Petrolia	42	7 00	
Erie	47		9 95
Protection	58	8 50	81
Frontenac	59		2 00
Maple Leaf	60	12 50	1 50
Alvinston	67	20 50	1 00
Southampton	74		7 42
St. Lawrence	76	1 50	
Mississippi	78		1 00
Excelsior	79		50
Robin Hood	84	7 50	2 00
Ontario	85	11 50	4 12
Union	86	9 50	
Midland	87		54
Bonnechere	89	4 50	
Equity	112		24
Stayner	117	3 00	
Exeter	123	9 00	1 00
Mirzab	130	1 00	
Jewel	131		1 00
Middleton	132	6 50	
Maple	155	10 00	
Punam	160	3 50	
Toronto	167	8 00	36
Garden City	172		25
Nelson	174	14 50	
Pictou	177	14 00	
Phoenix	182		74
Success	191	1 00	
Thedford	192	1 00	25
St. Paul's	199	2 00	
Ruby	201	11 00	
Tilbury	211	14 00	
Kemptville	214	1 50	
Amherstburg	216	56	

\$379 50 \$61 68
 To cash from capitation tax as above \$379 50
 " cash from general supplies " 61 68

Total..... \$441 18

CONTRA—CR.
 By cash paid to High Treasurer ... \$ 441 18
 Submitted in L., B. & C.,
 JAMES B. HALKETT,
 High Secretary.

High Treasurer's Statement.

FOR THE MONTH OF FEB., 1887.

To balance per last report..... \$1436 27
 " cash from H. Secretary 441 18

CONTRA—CR.
 Feb. 17, By check 12D, expenses
 H. C. R. visiting Courts..... \$ 52 08
 Feb. 18, By check 11D, H.S. sal-
 ary and expenses of office 56 27
 Feb. 22, By check 13D, Supreme
 Court, on account..... 1500 00
 Balance on hand .. 269 10

\$1877 45
 Submitted in L., B. and C.,
 T. G. DAVEY, H. Treas.

New Courts.

COURT SELKIRK, NO. 235, WALLACEBURG.
 Instituted 14th March, 1887, by Dr. Oron-
 hyatekha, S. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., William A. Taylor
 C. R., W. J. Badder.
 V. C. R., W. H. Heath.
 R. S., A. E. Snelgrove.
 F. S., E. S. Bedford.
 Treas., William Anderson.
 S. W., Thos. Sudds.
 J. W., F. W. Cummer.
 S. B., W. A. Grant.
 J. B., Geo. E. Quennell.
 P. C. R., D. Henderson.
 Chaplain, Wm. Bodkin.
 Physician, S. Stewart, M.D.

COURT RAYMOND, NO. 236, FORTMILL, ONT.
 Instituted on the 5th March, 1887, by Bro.
 A. Thompson, D. S. C. R.

OFFICERS INSTALLED.

C. D. H. C. R., J. O. Emmet, M.D.
 C. R., Raymond Cole.
 V. C. R., John E. McCombs.
 R. S., R. C. McDonald.
 F. S., R. Harwarth.
 Treas., J. O. Emmet, M.D.
 S. W., W. M. Bowman.
 J. W., Amasa Young.
 S. B., Norman McCombs.
 J. B., William King.
 P. C. R., Alonzo Keeler.
 Chaplain, James Swazie.
 Physician, J. O. Emmet, M.D.

Lapses.

In the matter of lapses the numbers given in our reply to the *Monetary Times* does not represent that the 1697 dropped out of the Order altogether. It is well known that many of our members allow themselves, through one cause or another, to become suspended for non-payment of dues, but who afterwards make application for membership, are re-examined, and, on re-instatement, are re-rated according to their age at the time of such re-instatement. Thus they are not lost to the Order by lapsing, but simply renewed, coming in again at a later period, practically as new members. The grace which the Constitution allows is only 30 days, during which a member may, with the consent of the Subordinate Court and of the Executive Council, re-instate himself without a thorough re-examination, but after 30 days there must be a full re-examination. Thus is the Order thoroughly protected.

Suspended Courts.

The following Courts whose returns for March were not in the hands of the S. S. on the 11th inst., are hereby suspended until the returns are duly transmitted. No benefits will be paid to members of such Courts during such suspension, except to members who have re-instated themselves individually as provided in the Constitution: Hope, No. 1; McGregor, No. 6; Mt. Royal, No. 7; Protection, No. 38; Garnet, No. 64; Ontario, No. 85; Union, No. 86; Hiawatha, No. 108; Manotick, No. 144; Hamilton, No. 170; and Garden City, No. 172.

P.S.—Some Financial Secretaries write the S. S. that returns would be sent in a day or two. They might just as well save paper and

ink. No exception will be made. Returns must be in by the 10th of each month or suspension will follow.

Court Saginaw was instituted last month at Saginaw City, Michigan, but owing to the failure of the C. D. H. C. R. to transmit the returns, as instructed, we are unable to report the Officers of the Court in this issue.

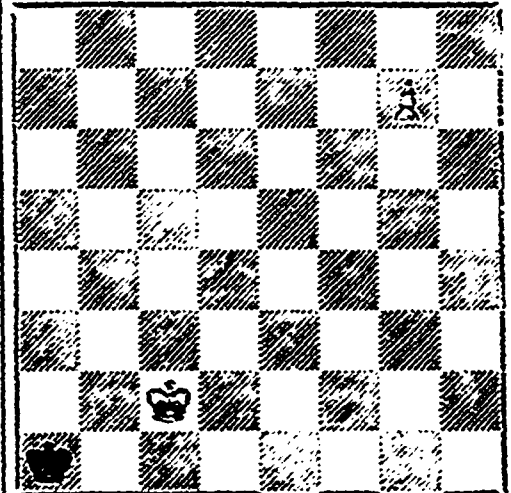
CHESS.

Communications and exchanges for this department to be addressed, in all cases, Chess Editor, 480 Lewis St., Ottawa, Canada.

The Chess Editor writes, that owing to the active preparations going on for the opening of Parliament, he has not time to send the Chess matter till next week. We want the Chess Editor to understand that if one must wait, it must be Parliament and not the FORESTER. We are always out in time. Under the circumstances we propose to step into the breach and prepare the Chess matter ourselves. We will give a prize of \$5 to the one who first sends us a solution to the problems as given.

Problem No. A.

BLACK—1 PIECE.

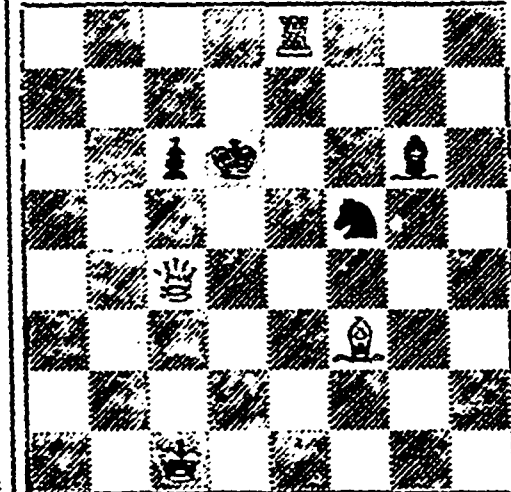


WHITE—2 PIECES.

White to play, mate in two moves.

Problem No. B.

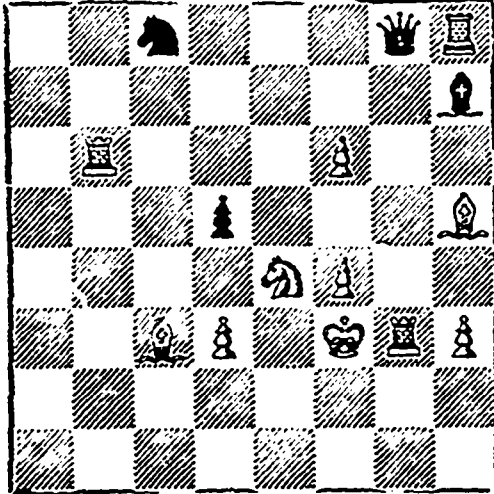
BLACK—4 PIECES.



WHITE—1 PIECES.

White to play and mate in four moves.

Problem No. C.
BLACK—5 PIECES.



WHITE—10 PIECES.

White to play, mate in two moves.

LUCK MONEY.

By Alice Ward.

Ellinor and I were sisters and orphans. We managed, by working fourteen hours a day, to keep a roof over our heads—an attic room—to buy food, and generally full; but on this winter evening Ellinor sat thoughtfully stitching away, while I sat, covered up with an old shawl, watching her quick fingers, and nursing my own sprained arm that had kept me idle for more than a month, and threatened to keep me so another month.

"It seems to me," said Ellinor, threading her needle, that poverty isn't so bad in summer as it is in winter."

"And isn't so bad at any time as in winter," said I, fretfully.

Ellinor stopped a moment to give me a kiss.

"Poor Agatha," she said, and resumed her endless stitch, stitch, stitch.

"Don't you remember," I said, "reading a long time ago, 'Les Misérables? Cosette, you remember had to sell her teeth and her hair for food for her child."

"Her teeth!" exclaimed Ellinor, with a horrified look, and an involuntary motion toward her own mouthful of pearls.

"Yes," I continued, recalcitrantly, "and her hair."

I saw Ellinor stealthily, as it were, reach out her hands toward the two long, blonde braids that almost touched the floor from where she sat.

"Oh, Ellinor, what have I done? what thought have I put into your mind? Your beautiful, beautiful hair!"

I began to cry, in the weakness of remorse. Ellinor soothed me as well as she could.

"Why, Agatha, I haven't said that I was going to sell my hair; but even if I did—think how early I have to rise to comb it out!—don't you remember what headaches it gives me in the hot summer days?"

"Don't sell it!—don't sell it!" was all I could cry, as she began to fold up her completed work.

She put on her hat presently and went out. In some way everything she put on had a certain style about it. Her black straw hat looked jaunty; her well-worn black cashmere fitted her beautifully. She always looked like a lady.

Before going out she had wrapped the

long braids around her head, as she always did when she went in the street.

I sat patiently in the darkness after she left. This was the poorest, barest season we had ever known. Ellinor's cheeks had been getting wan, and pale, in her efforts to make one pair of hands do the work of two.

I could not think of her youth and beauty without a pang of compassion for all she had to endure.

An hour—two hours passed before I heard her returning step in the darkness. Then she entered the room, where the moonlight took the place of the cheery glow of lamp or fire.

"Why, Agatha! You ought to have lighted the lamp."

I knew by her step, by the tone of her voice in uttering those commonplace words, that something fortunate had happened.

I waited until she struck a light and I could see her well. Then she came up to me and dropped ten golden sovereigns in my hand.

I gasped for breath; we had never had so much money before in our lives.

"All that for my hair!" said Ellinor.

"But you still have your hair," said I, aghast from wonder, and looking at her lovely braids wound around her head.

"But it's not mine, though it remains on my head. It has been bought and paid for."

"Tell me—tell me!" I cried.

"I went out this evening determined to sell my hair—now don't cry, Agatha—and I walked into Madame Armand's hair-dressing establishment. I acknowledge that I felt a kind of agony that only a woman can understand at parting with her hair; but I determined to do it. I had to wait some time before any one could attend to me. There were a great many customers, and one young man, standing up, waiting for some lady who was having her hair dressed. Presently I caught Madame Armand's eye. I went up and said to her:

"Madame, I wish to sell my hair!"

"She took off my hat, and making me sit down in a chair, in two minutes she had shaken it out."

"Ma foi!" she said. "Such hair I never saw!"

"The young man sauntered up and began to admire it, too. I felt myself blushing all over. I felt for the first time ashamed that we were poor."

"How much will you give me for it, madame?" I asked.

"Let me see—five pounds," she said, after a few moments' consideration.

"Dear Agatha, remember how much money five pounds is to us! The young man then said, coolly,—

"I'll give you ten!"

"Madame Armand turned to him with a laugh.

"Why, Mr. Ashton, I did not know that you were in the business!"

"Nor am I," he smiled; but this young lady's hair is so remarkable that I was tempted to buy it."

"A curious look came into madame's face. She produced a cruel-looking pair of shears.

"Shall I cut it off for you?" said she.

"No, I thank you, madame," he replied, politely counting our ten golden sovereigns on the counter. "I should prefer the young lady should wear it for a time. What is your name?"

"Ellinor French," I replied trembling all over. Something in madame's countenance had alarmed me.

"And your address?"

"I gave it to him; then he went out. Madame came up to me.

"Child," said she, 'do you know what you have done!'

"All my courage and senses seemed to return to me at that.

"Sold my hair for ten pounds—a great deal more than I hoped to get for it," said I, gathering up the money.

"And do you suppose he wanted your hair?" she asked.

"I don't care!" I said. "He has bought it and paid for it; and my hair is all he has bought; he hasn't bought me! Now any time he comes after me, I shall coolly tell him the hair is his, and he may cut off every strand of it, if he wants to."

"Madame laughed.

"I believe you are a good girl," said she, "and able to take care of yourself."

"So I came home with ten pounds in my pocket."

She was so bold and so fearless that I could not feel alarmed for her.

"When he comes," she said, busying herself about the room, "I shall say, 'Mr. Ashton, my hair is yours. You may cut it off this moment; but if you dare to cross the threshold of this door, I'll call the police, raise the fire-alarm—do anything!'"

Oh the comfort of that money! We bought coal enough for the whole winter, and food enough to bring the color back to Ellinor's pale cheeks; and in a week or two I could work, and then every day seemed to bring us good fortune.

We got better wages, and had more comforts around us.

"I declare," Ellinor would say, as she combed out Mr. Ashton's hair, "as she called it, into golden waves that almost hid her slender figure—"I declare it has been our luck-money!"

All that year was happy and prosperous. When winter was coming again, I proposed to Ellinor that we should leave our attic rooms for better quarters, but she demurred. I did not ask her the reason of her objection, but I thought I knew.

One night we were sitting in our once forlorn room, now cozy and home-like; Ellinor had dressed her beautiful hair with more than ordinary care. Suddenly there came a tap at the door.

"It is he," said Ellinor, quite calmly, as if she had been forewarned of his approach.

She opened the door, and Mr. Ashton walked in.

"You have come for the hair?" said Ellinor quite seriously.

"I have come more to see how it was getting on," he replied quite as gravely.

Ellinor burst out laughing, and held her two great braids up in her hands.

"Look!" she said; "it is three inches longer than when you bought it."

Mr. Ashton turned to Agatha.

"This is Miss Agatha," said he.

"How on earth did you know my sister's name?" demanded Ellinor, in amazement.

"I know all about you," said Mr. Ashton.

"I have kept an eye on—my hair—ever since last year."

Before we knew it we were laughing and talking as if we had long known each other.

Presently Mr. Ashton rose to go.

"I don't think I shall take it to-night," said he with a smile. "But if you will allow me to call again—"

When he had gone, I said to Ellinor:

"How handsome he is!"

"How generous he is!" replied Ellinor, warmly.

About a month after that, I came in one evening, and saw Mr. Ashton and Ellinor standing in the fire-light, her head resting on his breast.

"Come in, Agatha," said she, raising her head. "Mr. Ashton has come to the conclusion that my hair, on the whole, is more valuable on my head than off it, so he will have to take the head with it."

"And the heart and hand," said Mr. Ashton.

"Yes, the whole of me—Ellizor French, whole and entire!"

WAS SHE INSANE?

THE JEALOUSY OF THE MARTYRED PRESIDENT'S WIFE.

Gen. Badeau Throws Some Light on Mrs. Lincoln's Eccentricities—Her Ungovernable Rage Aroused by Trifles—Lincoln's Bearing Through It All.

The account of Lincoln's lovmaking in his history by Nicolay and Hay seems almost ominous when read by the light of later knowledge. The anxieties and forebodings and absolute agony of the future President on the eve of marriage, the most incredulous might say, presaged the destiny that impended. For no one knows the character of Abraham Lincoln, his godlike patience, his ineffable sweetness, his transcendent charity amid all the tremendous worries of war and revolution and public affairs, who is ignorant of what he endured of private woe, and no one rightly judges the unfortunate partner of his elevation and unwitting carrier of many of his miseries, who forgets that she had "eaten on the insane root that takes the reason prisoner."

The country knows but has preferred to forget the strangeness of Mrs. Lincoln's conduct at intervals after her husband's death. Many of the most extraordinary incidents in her career were not revealed, out of delicacy to others and tenderness to one who had been the sharer of Abraham Lincoln's fortunes and the mother of his family; but enough was apparent to shock and pain the public sense when finally the conflict with her own son, so highly respected, the dragging of their affairs into a public court, the necessary supervision of the poor lady's finances and the restraint of her actions, if not of her person, disclosed the fact that her mind had been diseased.

The first time that I saw Mrs. Lincoln was when I accompanied Mrs. Grant to the White House for her first visit there as the wife of the General-in-chief. The next that I now recall was in March, 1864, when Mrs. Lincoln, with the President, visited City Point. They went on a steamer, escorted by a naval vessel of which Capt. John S. Barnes was in command, and remained for some weeks in the James river under the bluff on which the headquarters were established. Here they slept and usually took their meals, but sometimes both ascended the hill and were entertained at the mess of Gen. Grant. On the 26th of March a distinguished party from Washington joined them, among whom I remember especially Mr. Geoffroi, the French minister. It was proposed that an excursion should be made to the front of the Army of the Potomac, about ten or twelve miles away, and Mrs. Lincoln and Mrs. Grant were of the company. There was a military railroad which took the illustrious guests a great portion of the way, and then the men were mounted, but Mrs. Grant and Mrs. Lincoln went on in an ambulance, as it was called—a sort of half open carriage with two seats besides that for the driver. I was detailed to escort them, and of course sat on the front

seat facing the ladies, with my back to the horses.

EXTRAORDINARY JEALOUSY.

In the course of conversation I mentioned that all the wives of officers at the army front had been ordered to the rear—a sure sign that active operations were in contemplation. I said not a lady had been allowed to remain except Mrs. Griffin, the wife of Gen. Charles Griffin, who had obtained a special permission from the President. At this Mrs. Lincoln was up in arms. "What do you mean by that, sir?" she exclaimed. "Do you mean to say that she saw the President alone? Do you know that I never allow the President to see any woman alone?" She was absolutely jealous of poor, ugly Abraham Lincoln. I tried to pacify her and to palliate my remark, but she was fairly boiling over with rage. "That's a very equivocal smile, sir," she exclaimed. "Let me out of this carriage at once. I will ask the President if he saw that woman alone." Mrs. Griffin was one of the best known and most elegant women in Washington, afterward the Countess Esterhazy, a Carroll and a personal acquaintance of Mrs. Grant, who strove to mollify the excited spouse, but in vain. Mrs. Lincoln again bade me stop the driver, and when I hesitated to obey she thrust her arms past me to the front of the carriage and held the driver fast. But Mrs. Grant finally prevailed on her to wait till the whole party alighted, and then Gen. Meade came up to pay his respects to the wife of the President. I had intended to offer Mrs. Lincoln my arm and endeavor to prevent a scene, but Meade, of course, as my superior officer had the right to escort her, and I had no chance to warn him. I saw them go off together, and remained in fear and trembling for what might occur in the presence of the Foreign Minister and other important strangers.

But Gen. Meade was very a-foit, and when they returned Mrs. Lincoln looked at me and said: "Gen. Meade is a gentleman, sir. He said it was not the President who gave Mrs. Griffin the permit, but the Secretary of War." Meade was the son of a diplomatist and had evidently inherited some of his father's skill.

At night when we were back in camp Mrs. Grant talked over the matter with me and said the whole affair was so distressing and mortifying that we must never either mention it to any one; at least I was to be absolutely silent and she would disclose it only to the General. But the next day I was released from my pledge, for "worse remained behind."

The same party went in the morning to visit the Army of the James on the north side of the river, commanded by Gen. Ord. The arrangements were somewhat similar to those the day before. We went up the river in a steamer, and then the men again took horses and Mrs. Lincoln and Mrs. Grant went in an ambulance. I was detailed as before to act as escort, but I asked for a companion in the duty; for after my experience of the previous day I did not wish to be the only officer in the carriage. So Gen. Horace Porter was ordered to join the party. Mrs. Ord was with her husband. As she was the wife of the commander of an army she was not subject to the order for return, though before that day was over she wished herself in Washington or anywhere else away from the army, I am sure. She was mounted, and as the ambulance was full she remained on her horse and rode for a while by the side of the President and ahead of Mrs. Lincoln.

"TRIFLES LIGHT AS AIR."

As soon as Mrs. Lincoln discovered this her rage was beyond all bounds. "What does the woman mean," she exclaimed, "by riding by the side of the President and ahead of me? Does she suppose that he wants her by the side of him?" She was in a frenzy of excitement, and language and action both became more extravagant every moment. Mrs. Grant again endeavored to pacify her, but then Mrs. Lincoln got angry with Mrs. Grant, and all that Porter and I could do was to see that nothing worse than words occurred. We feared she might jump out of the vehicle and shout to the cavalcade. Once she said to Mrs. Grant in her transports: "I suppose you think you'll get to the White House yourself, don't you?" Mrs. Grant was very calm and dignified, and merely replied that she was quite satisfied with her present position; it was far greater than she had ever expected to attain. Then Mrs. Lincoln exclaimed: "Oh! you had better take it if you can get it. 'Tis very nice." Then she returned to Mrs. Ord, but Mrs. Grant defended her friend at the risk of arousing greater vehemence.

Once when there was a halt Maj. Seward, a nephew of the Secretary of State and an officer of Gen. Ord's staff, rode up, and trying to say something jocular, remarked: "The President's horse is very gallant, Mrs. Lincoln; he insists on riding by the side of Mrs. Ord!" This, of course, added fuel to the flame. "What do you mean by that, sir?" she cried. Seward discovered that he had made a huge mistake, and his horse at once developed a peculiarity that compelled him to ride behind to get out of the way of the storm.

Finally the party arrived at its destination, and Mrs. Ord came up to the ambulance. Then Mrs. Lincoln positively insulted her, called her vile names in the presence of a crowd of officers and asked what she meant by following up the President. The poor woman burst into tears and inquired what she had done, but Mrs. Lincoln refused to be appeased, and stormed till she was tired. Mrs. Grant still tried to stand by her friend, and everybody was shocked and horrified. But all things come to an end, and after awhile we returned to City Point.

That night the President and Mrs. Lincoln entertained Gen. and Mrs. Grant and the General's staff at dinner on the steamer, and before us all Mrs. Lincoln berated Gen. Ord to the President and urged that he should be removed. He was unfit for his place, she said, to say nothing of his wife. Gen. Grant sat next and defended his officer bravely. Of course Gen. Ord was not removed.

During all this visit similar scenes were occurring. Mrs. Lincoln repeatedly attacked her husband in the presence of officers because of these two ladies, and I never suffered greater humiliation and pain on account of one not a near personal friend than when I saw the head of the State—the man who carries all the cares of the nation at such a crisis—subjected to this inexpressible public mortification. He bore it as Christ might have done, with an expression of pain and sadness that cut one to the heart, but with supreme calmness and dignity. He called her "mother," with his old-time plainness; he pleaded with eyes and tones, and endeavored to explain or palliate the offenses of others, till she turned on him like a tigress, and then he walked away, hiding that noble, ugly face that we might not catch the full expression of its misery.

THE MARTYR PRESIDENT'S COURTESY.

Gen. Sherman was a witness of some of these episodes and mentioned them in his

memoirs many years ago. Capt. Barnes, of the navy, was a witness and a sufferer, too. Barnes had accompanied Mrs. Oid on her unfortunate ride and refused afterward to say that the lady was to blame. Mrs. Lincoln never forgave him. A day or two afterward he went to speak to the President on some official matter when Mrs. Lincoln and several others were present. The President's wife said something to him unusually offensive that all the company could hear. Lincoln was silent, but after a moment he went up to the young officer and taking him by the arm led him into his own cabin, to show him a map or a paper he said. He made no remark. Barnes told me, upon what had occurred. He could not rebuke his wife, but he showed his regret and regard for the officer with a touch of what seemed to me the most exquisite breeding.

After the murder of the President the eccentricities of Mrs. Lincoln became more apparent than ever, and people began to wonder whether her mind had not been affected by her terrible misfortune. Mr. Seward told me that she sold the President's shirts, with his initials marked on them, before she left the White House, and that, learning the linen was for sale at a shop in Pennsylvania avenue, he sent and bought it privately. She lingered at the executive mansion a long while after all arrangements should have been made for her departure, keeping the new President out of his proper residence. Afterward she made appeals to public men and to the country for pensions and other pecuniary aid, though there was no need for public application. She went abroad doing strange things and carrying the honored name of Abraham Lincoln into strange and sometimes unfit company, for she was greatly neglected and felt the neglect. While I was Consul-General at London I learned of her living in an obscure quarter and went to see her. She was touched by the attention, and when I asked her to my house—for it seemed wrong that the widow of the man who had done so much for us all should be ignored by any American representative—she wrote me a note of thanks, betraying how rare such courtesies had become to her then.

The next I heard of the poor woman was the scandal of the courts in Chicago, when the fact was made clear that she was insane. It was a great relief to me to learn it, and doubtless the disclosure of the secret which her son must have long suspected—though, like the Spartan boy, he cloaked his pain—was to him a sort of terrible satisfaction. It vindicated his conduct; it told for him what he had concealed; it proved him a worthy son of that great father who also bore his fate so heroically.—Adam Badeau in *New York World*.

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Rt. Ill. Bro. John Easton, M.D., 33°-95°-90°, P.M., P.Z., E.P., Gr. Admis. Gen., Sup. G.C.A. and A.S.R. 33°, British North America Hon. IX°, Brockville, Ont. St. Lawrence District.

Rt. Ill. Bro. J. Parker & Thomas, 33°-95°-90°, P.M., P.Z., 2nd Lt. Gr. Com. Sup. Gr. Coun. A. & A.S.R., 33°, Canada and Newfoundland, Belleville, Ont. Bay of Quinte District.

Rt. Ill. Bro. J. H. Burritt, 33°-95°-90°, P.M., P.Z., Pembroke. Ottawa District.

Rt. Ill. Bro. E. McTavish, 33°-95°-90°, P.M., Lindsay. Ontario District.

Rt. Ill. Bro. W. J. Humbles, 33°-95°-90°, P.M., Toronto. York District.

Rt. Ill. Bro. A. B. Greer, 33°-95°-90°, P.M., I.Z., London. St. Clair District.

Rt. Ill. Bro. J. B. Tressider, 33°-95°-90°, P.M., Montreal. Quebec District.

Rt. Ill. Bro. G. H. Pick, 33°-95°-90°, P.M., Moncton. New Brunswick District.

APPOINTED OFFICERS.

V. Ill. Bro. W. Brae, 33°-95°-90°, Montreal, V. W. Grand Archivist.

V. Ill. Bro. J. Body, 33°-95°-90°, Toronto, V. W. Grand Conductor.

V. Ill. Bro. E. C. Bennett, 33°-95°-90°, Ottawa, V. W. Grand Superintendent of Works.

V. Ill. Bro. H. Turner, M.D., 33°-95°-90°, Millbrook, V. W. Grand Director of Ceremonies.

V. Ill. Bro. W. T. Gartly, 33°-95°-90°, London, V. W. Grand Sr. Master of Ceremonies.

V. Ill. Bro. J. W. Blair, 33°-95°-90°, Orillia, V. W. Grand Jr. Master of Ceremonies.

V. Ill. Bro. J. H. W. Fitzgerald, 33°-95°-90°, Parry Sound, V. W. Grand Capt. of Guard.

V. Ill. Bro. W. J. Hallet, 33°-95°-90°, Lindsay, V. W. Grand Organizer.

GRAND STEWARDS.

V. Ill. Bro. W. R. Howse, 33°-95°-90°, Whithy.

V. Ill. Bro. H. Johnston, 33°-95°-90°, Orillia.

V. Ill. Bro. J. T. Dywer, 33°-95°-90°, Montreal.

V. Ill. Bro. R. B. Orr, M.D., 33°-95°-90°, Maple.

GRAND SWORD BEARERS.

V. Ill. Bro. J. Harris, 33°-95°-90°, Moncton.

V. Ill. Bro. R. A. Hamilton, M.D., 33°-95°-90°, Cornwall.

V. Ill. Bro. J. McAdams, 33°-95°-90°, Abmonte.

V. Ill. Bro. G. H. Weatherhead, 33°-95°-90°, Brockville.

GRAND STANDARD BEARERS.

V. Ill. Bro. W. Hayman, 33°-95°-90°, London East.

V. Ill. Bro. J. E. Doyle, 33°-95°-90°, Montreal.

V. Ill. Bro. A. J. Philips, 33°-95°-90°, Toronto.

V. Ill. Bro. J. C. Whitehead, 33°-95°-90°, Parry Sound.

V. Ill. Bro. W. E. Jones, 33°-95°-90°, Montreal, Grand Sentinel.

A. and A. Scottish Rite.



Supreme Grand Council, THIRTY-THIRD & LAST DEGREE

As organized by Ill. JOSEPH CERNEAU, 33° in 1807, for the U. S. A., its territories and dependencies.

GRAND OFFICERS:

Ill. W. H. Peckham, 33°, M. P., Sov. Grand Commander.

Ill. Alexander B. Mott, 33°, P. Lt. Grand Commander.

Ill. Charles D. Brown, 33°, Grand Min. of State.

Ill. James S. Fraser, 33°, Grand Secretary General.

187 Broadway, Room 10.

Ill. Cyrus O. Hubbel, 33°, Grand Treasurer General.

Ill. Claudius F. Beatty, 33°, Grand Marshall General.

Ill. James McGrath, 33°, Grand Master General of Cer.

Ill. Charles F. Beck, 33°, Grand Standard Bearer.

Ill. Wm. J. McDonald, 33°, Grand Captain of the Guard.

ASYLUM—VALLEY OF NEW YORK.

Meetings—Second, Fourth and Fifth Tuesday of each month, at 115 and 117 West Twenty-Third Street, near Sixth Avenue.

The Supreme Grand Council.

33RD AND LAST DEGREE OF THE ANCIENT AND ACCEPTED SCOTTISH RITE FOR THE DOMINION OF CANADA AND PROVINCE OF NEWFOUNDLAND AS ORGANIZED BY THE ILL. BRO. W. H. PECKHAM, 33° OF NEW YORK.

ON THE 11TH DAY OF JULY, 1882.

Ill. Bro. L. H. Henderson, 33°, M. P. S. G. C., Belleville.

Ill. Bro. Oronhyatekha, 33°, 1st Lt. G. C., London.

Ill. Bro. J. Parker Thomas, 33°, 2nd Lt. G. C., Belleville.

Ill. Bro. W. B. McMurrich, 33°, G. Orator, Toronto.

Ill. Bro. E. H. D. Hall, 33°, G. Minister of State, Peterborough.

Ill. Bro. S. S. Lazier, 33°, G. Chancellor, Belleville.

33°, G. Sec-Gen.,

Ill. Bro. E. Beitz, 33°, G. Treasurer-Gen., London.

Ill. Bro. M. D. Dawson, 33°, G. Prior Gen., London.

Ill. Bro. C. D. McDonald, 33°, G. Marshall Gen. ndou.

Ill. Bro. W. J. Hambly, 33°, 1st G. Master of Ceremonies, Toronto.

Ill. Bro. A. Robertson, 33°, 2nd G. Master of Ceremonies, Belleville.

Ill. Bro. J. R. Peel, 33°, G. Sword Bearer, London.

Ill. Bro. D. Rose, 33 G. Standard Bearer, Peterborough.
 Ill. Bro. J. M. Penwarden, 33°, 1st G. Capt. of the Guard, Fingal.
 Ill. Bro. G. H. Pope, 33°, 2nd G. Capt. of the Guard, Belleville.

CONSISTORIES.

CORNEAU CONSISTORY, NO. 1, SITTING IN THE VALLEY OF BELLEVILLE.

Ill. Bro. 33°, Com-
 mander in Chief.
 Ill. Bro. S. S. Lazier, 33°, 1st Lieut. Com.
 Ill. Bro. E. H. D. Hall, 33°, 2nd Lieut. Com.
 Ill. Bro. Alex. Robertson, 33°, Minister of State and Orator.
 Ill. Bro. J. Parker Thomas, 33°, Grd. Chancellor.
 Ill. Bro. S. R. Earl, 32°, Grd. Secretary and keeper of the Seal and Archives.
 Ill. Bro. Roger Clute, 32°, Grd. Treasurer
 Ill. Bro. J. P. Thompson, 32°, Grd. Master of Ceremonies.
 Ill. Bro. George H. Pope, 33°, Grd. Engineer and Architect.
 Ill. Bro. S. A. Spangenberg, 32°, Grd. Hospitalier.
 Ill. Bro. Nelson Lingham, 32°, Grd. Capt. of Guard.
 Ill. Bro. D. Urquhart, 32°, Grd. Sentinel.

LONDON CONSISTORY, NO. 2, SITTING IN THE VALLEY OF LONDON.

Ill. Bro. M. D. Dawson, 33°, Com-
 mander-in-Chief.
 Ill. Bro. J. M. Penwarden, 33°, 1st Lieut. Commander.
 Ill. Bro. W. T. Gartley, 32°, 2nd Lieut. Commander.
 Ill. Bro. Oronhyatekha, 33°, Minister of State and Orator.
 Ill. Bro. J. S. Kite, 32°, Grand Chan-
 cellor.
 Ill. Bro. C. F. Colwell, 32°, Grand Sec-
 retary and Keeper of the Seals and Archives.
 Ill. Bro. E. Beltz, 33°, Grand Treasurer.
 Ill. Bro. J. R. Peel, 33°, Grand Engineer and Architect.
 Ill. Bro. G. H. Pick, 32°, Grand Hospi-
 taller

The Cornau A. & A. Scottish Rite.

The following are the officers of the Supreme Grand Council 33° and last degree A. & A. Scottish Rite for Great Britain and Ireland, and of the several Sovereign Grand Consistories under the Supreme Grand Council of Great Britain:

Ill. Bro. John Yarker, 33°, M.P.S.G. Commander.
 Ill. Bro. C. M. Wilson, 33°, 1st Lt. G. Commander.
 Ill. Bro. T. H. Southwood, 33°, 2nd Lt. G. Commander.
 Ill. Bro. Joseph Hawkins, 33°.
 Ill. Bro. T. M. Campbell, 33°, Gr. Orator.
 Ill. Bro. Clyde Duncan, Gr. Minister of State.
 Ill. Bro. M. L. Davies, 33°, Gr. Chan-
 cellor.
 Ill. Bro. Collin McKinnis, 33°, Gr. Secre-
 tary Gen., H. E.
 Ill. Bro. W. S. Streddaro, 33°, Gr. Treas-
 urer Gen. H. E.

Actuaries' Mortality Tables.

The following extracts are taken principally from the Budget and other first class Insurance Journals, and must therefore be reliable:

A Mr. Milne, from an extensive collection of vital statistics in and around Carlisle, England, constructed in the year 1787, what is known as the "Carlisle Table." This table was thereafter made the mortality basis, used by the life companies in their business, showing the "expectation of life," as follows:

At age 20 to be yet	41.5 years.
" 25 "	" 37.9 "
" 30 "	" 34.3 "
" 35 "	" 31.0 "
" 40 "	" 27.6 "
" 45 "	" 24.5 "
" 50 "	" 21.1 "
" 55 "	" 17.6 "
" 60 "	" 14.3 "

—a total of 9 lives to live 249.8 years, or an average of 27½ years each.

In the year 1837 the experience of 17 British companies were compiled into a table, known as the "Actuaries" table of mortality, showing the "expectation of life" as follows:

At age 20 to be yet	41.5 years.
" 25 "	" 35.0 "
" 30 "	" 31.4 "
" 35 "	" 28.9 "
" 40 "	" 27.3 "
" 45 "	" 23.7 "
" 50 "	" 20.2 "
" 55 "	" 16.9 "
" 60 "	" 13.8 "

—total of 9 lives to live 246.7 years, or an average of 27½ years each.

In 1869 the experience of 20 British Companies was compiled in a similar manner to that of 1837, and known as the "New Actuaries' Table," showing the expectation of life as follows:

At age 20 to be yet	41.98 years.
" 25 "	" 34.44 "
" 30 "	" 31.75 "
" 35 "	" 28.15 "
" 40 "	" 23.98 "
" 45 "	" 20.51 "
" 50 "	" 17.44 "
" 55 "	" 13.59 "

—a total of 9 lives to live 249.39 years, or an average of 27½ years each.

Mr. Sheppard Homans, the then actuary of "The Mutual Life Assurance Company" of New York (now the largest company in the world), compiled a table from the "experience of that company, showing the "expectation of life" as follows:

At age 20 to be yet	42.2 years
" 25 "	" 38.8 "
" 30 "	" 35.3 "
" 35 "	" 31.8 "
" 40 "	" 28.2 "
" 45 "	" 24.5 "
" 50 "	" 20.9 "
" 55 "	" 17.4 "
" 60 "	" 14.1 "

—a total of 9 lives to live 253.2 years, or an average of 28 years each.

When it is taken into consideration that the first three of these tables were constructed, the first two fifty years apart, and the third thirty-two years later; that the subjects must have been entirely different, their situations and circumstances altogether varied, the similarity of these tables in their practical results should fairly prove to any unbiased mind their correctness and re-

liability. The latter table is, again, actual experience, totally independent of either of the former, being on American lives, and yet the result proves the correctness of the others, the total variation being only one half year on the average, expectation.

These mortality tables show that the percentage of risk is the following as is:

At age 20	\$7.29 per \$1,000.
" 25	7.77 "
" 30	8.52 "
" 35	9.29 "
" 40	10.36 "
" 45	12.21 "
" 50	15.94 "
" 55	21.66 "
" 60	30.34 "

This shows that at age 20, \$7.29 will cover risk on \$1,000 on each member expecting to die in that year, while at age 60 the risk is \$30.34, or over four times as much.

The following are the rates charged by the Independent Order of Foresters at the respective ages given in the above tables:

At age	Monthly rate	Cost per year per \$1,000.
20	\$ 62	7.44
25	67	8.04
30	72	8.64
35	78	9.36
40	88	10.56
45	1.32	12.24
50	1.45	17.40
54	1.85	22.20

At 30 years of age the Old Standard rate, among the Stock companies is \$22.70 a year, as against \$8.64 in the I. O. F. made up about as follows:

Cost of Risk	\$8.42
Management Expenses	6.50
Reserve Fund	7.78

\$22.70

Comparative Table of costs.

For \$1,000 of Insurance per year in the

Years old.	Canada Life.	New York Life.	Confederation.	I.O.F.	Expectation in Years.	Approximate Total Cost for \$1,000 in the I.O.F.
18	\$10.80	\$10.89	\$16.20	\$7.20	44.3	\$118.08
19	16.80	16.89	16.20	7.33	43.6	319.15
20	16.80	16.89	16.20	7.44	42.9	313.95
21	16.80	16.89	16.00	7.56	41.5	313.74
22	17.20	16.89	17.00	7.63	40.9	314.11
23	17.70	16.89	17.44	7.80	40.2	313.56
24	18.30	16.85	17.92	7.92	39.5	312.94
25	19.00	16.85	18.40	8.04	38.8	311.95
26	19.60	20.40	18.88	8.16	38.1	310.85
27	20.30	20.93	19.44	8.28	37.4	309.67
28	21.00	21.48	20.00	8.40	36.7	308.28
29	21.60	22.07	20.60	8.52	36.0	306.72
30	22.30	22.70	21.20	8.64	35.3	304.94
31	23.00	23.35	21.85	8.76	34.6	303.00
32	23.60	24.05	22.56	8.88	33.9	301.08
33	24.30	24.78	23.28	9.00	33.2	298.90
34	25.00	25.56	24.00	9.12	32.5	296.40
35	25.70	26.38	24.84	9.24	31.8	293.64
36	26.50	27.25	25.68	9.36	31.1	290.56
37	27.50	28.17	26.56	9.48	30.4	286.12
38	28.50	29.15	27.52	9.60	29.6	281.36
39	29.50	30.19	28.52	9.72	28.9	276.24
40	30.50	31.36	29.60	9.84	28.2	270.72
41	31.50	32.47	30.72	10.00	27.5	264.90
42	32.50	33.72	31.96	11.04	26.7	257.76
43	33.50	35.05	33.24	11.40	26.0	250.40
44	34.70	36.46	34.4	11.76	25.4	242.72
45	35.90	37.97	36.04	12.24	24.5	234.88
46	37.00	39.56	37.60	12.84	23.8	226.50
47	38.20	41.30	39.24	13.68	23.1	217.60
48	39.40	43.12	40.96	14.64	22.4	207.96
49	40.60	45.00	42.76	15.72	21.6	197.52
50	42.00	47.18	44.72	17.00	20.9	186.24
51	44.00	49.40	46.76	18.40	20.2	174.12
52	46.70	51.78	48.96	19.90	19.5	161.25
53	49.00	54.31	51.34	21.60	18.8	147.60
54	51.40	57.02	53.96	23.29	18.1	133.28

