

The Canadian Order of Foresters

The Thirty-First Annual Session of High Court

The Year 1909 Was the Most Prosperous in the History of the Order—A Large Delegation in Attendance.

The thirty-first annual session of the High Court of the Canadian Order of Foresters opened in the City of Montreal, Tuesday afternoon, 14th inst., with a large number in attendance, including High Court Officers and delegates representing every Province of the Dominion.

After the usual opening ceremonies and the appointment of the several standing committees, the High Court Officers submitted their reports which showed the Order to be in a most flourishing condition.

The High Chief Ranger, J. A. Stewart, of Perth, Ont., after extending a hearty welcome to the representatives present, submitted his report, which was replete with facts and figures relative to the growth and extension of the Order during the past year.

On the 1st of January, 1909, the Order had a membership of 70,759, and there were initiated during the year 7,369 new members, being an increase of 772 over the previous year. During last year 3,652 members lapsed and 459 died, leaving the net membership at the close of the year 73,985.

The increase in the Insurance Reserve of the Order during the year amounted to \$273,367.75. On January 1st, 1909, the amount on hand in this Branch was \$2,728,940.54, and at the close of the year \$3,002,308.29. The amount paid in death claims was \$463,979.66.

The Sick and Funeral Benefit Branch is also in a flourishing condition. During the year no less a sum than \$144,321.20, covering 5,950 claims, was paid in this Branch. The amount to the credit of this fund at the close of the year was \$170,773.82.

The Report of Geo. Faulkner, High Secretary, covering the general work of the Society, was next in order, and showed in detail the large volume of business transacted through the Head Office at Brantford.

The amount of Insurance premiums received during the year was \$616,017.62, which with the large sum of \$121,329.79, derived from interest on investments, made the total receipts in this Branch \$737,347.41. There were 459 death claims paid, amounting to \$463,979.66, leaving the sum of \$273,367.75 to carry to the Reserve Fund, which at the close of the year was \$3,002,308.29.

The Sick and Funeral Benefit Branch of the Order also showed a marked advance. The amount of fees received during the year was \$165,592.50, and interest \$6,695.82, making the total receipts in this Branch \$172,288.32. There were 5,950 claims paid.

amounting to \$144,321.20, leaving \$26,967.12 to carry to the Reserve, which at the close of the year amounted to \$170,773.82.

There were 73,985 members in good standing at the close of the year carrying \$74,161,000.00 Insurance.

There were issued from the High Secretary's office 7,538 Insurance Certificates, and 7,334 Membership Certificates, or a total of 14,872, and in addition there were endorsements made in 1,512 Insurance Certificates.

The report of Robert Elliott, High Treasurer, showed the funds of the Order to be in the most satisfactory condition. The income in the several funds were, Insurance \$737,347.41, Sick and Funeral Benefit Fund \$172,288.32, and General Fund \$99,712.01. Total income \$1,009,347.74. The total expenditure in these funds was \$704,345.65. The surplus income over expenditure amounted to \$329,002.09.

The Insurance Reserve Fund at the close of the year was invested as follows: Municipal and School Debentures... \$2,753,816.47
Dominion of Canada Stock... 150,000.00
Deposits in Chartered Banks... 20,000.00
Current Accounts in Chartered Banks... 78,491.82
\$3,002,308.29

The total assets of the Order amounted to \$3,255,037.57, and its liabilities \$25,136.72. Assets over liabilities \$3,229,900.85.

The report of Dr. U. M. Stanley, Chairman of the Medical Board, showed the average death rate since the commencement of the Order to be 5.17 per 1,000 of membership. There were submitted to the Medical Board during the year 8,316 applications, of which 8,230 were accepted, and the remaining 86 rejected. The number of applications was 930 more than for the previous year, and was the second largest in the history of the Order.

The report of W. G. Strong, Superintendent of organization, showed that during the year there were 7,369 initiations, as against 6,597 for the previous year, an increase of 772.

At the close of the year there were 1,065 Courts in the order, representing a membership of 73,985. There were 515 Courts in Ontario, 178 in Quebec, 52 in Nova Scotia, 70 in New Brunswick, 15 in Prince Edward Island, 110 in Manitoba, 65 in Saskatchewan, 38 in Alberta and 16 in British Columbia.

Among those in attendance were the following: J. A. Stewart, High Chief Ranger, Perth, Ont.; D. Allan, High Vice-Chief Ranger, Brantford, Ont.; Geo. Faulkner, High Secretary, Brantford, Ont.; Robt. Elliott, High Treasurer, Brantford, Ont.; Dr. U. M. Stanley, Chairman Medical Board, Brantford, Ont.; C. E. Britton, P.H.C.R., Gananogue, Ont.; J. A. Brodeur, Montreal, Que.; Alf. P. van Someren, McLeod, Alta.; W. M. Couper, Montreal, Que.; E. W. Wignmore, St. John N.B.; Members of the Executive Committee, W. L. Roberts, High Auditor, Brantford, Ont.; J. P. Hoag, High Auditor, London, Ont.; W. Walker, High Registrar, Montreal, Que.; W. G. Strong, Superintendent of Organization, Brantford, Ont.; Leman Lee, Solicitor High Court, Hamilton, Ont.; J. B. O'Regan, Chief Agent for Province of Quebec, Quebec, Que.; Hon. Colin H. Campbell, High Court Solicitor for Manitoba, Winnipeg, Man.; F. H. Davidson, D.H.C.R., Winnipeg; D. E. McKinnon, D.H.S., Winnipeg; and G. E. Anderson, P.D.H.C.R., Griswold, Man.

A SAFE MEDICINE FOR ALL CHILDREN.

The mothers whose little ones are ill not only wish for a medicine that will make their babies better but one that positively cannot do any harm. Such a medicine is Baby's Own Tablets. They are sold under the positive guarantee of a government analyst to contain no opiate, narcotic or other harmful drug. They always do good; they cannot possibly do harm—not even to the new born baby. Concerning them Mrs. J. E. Z. Marchand, Ste. Anne de la Perade, Que., writes:—"I find Baby's Own Tablets indispensable. As soon as I find one of my children not feeling well I administer the Tablets and I am never disappointed in the result. I would not be without them and am enclosing fifty cents for two more boxes." The Tablets are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

A REAL HUSTLER.

Lady (to applicant)—"Yes, I advertised for a maid of all work. Are you an early riser?"
Applicant—"Indade, an Oi am, mum. At me last place Oi was up an' had breakfast ready and the dishes washed an' put away an' all the beds made before anybody else in the house was up."

I was cured of Bronchitis and Asthma by MINARD'S LINIMENT.
MRS. A. LIVINGSTONE.
Lot 5, P. E. I.
I was cured of a severe attack of Rheumatism by MINARD'S LINIMENT.
JOHN MADER, Mahone Bay.
I was cured of a severely sprained leg by MINARD'S LINIMENT.
JOSHUA A. WYNACHT, Bridgewater.

A FEW EXCEPTIONS.

"The course of true love never runs smooth," remarked the maid with the quotation habit.
"Oh, I don't know," rejoined the scanty-haired bachelor. "It doesn't always end in marriage."

Time Has Tested It.—Time tests all things, that which is worthy lives; that which is inimical to man's welfare perishes. Time has proved Dr. Thomas' Electric Oil. From a few thousand bottles in the early days of its manufacture the demand has risen so that now the production is running into the hundreds of thousands of bottles. What is so eagerly sought for must be good.

THE SECRET.

"Miss Bright," whispered Miss Gaussip, "can you keep a secret?"
"Yes," replied Miss Bright, also whispering, "I can keep one as well as you can."

You cannot be happy while you have corns. Then do not delay in getting a bottle of Holloway's Corn Cure. It removes all kinds of corns without pain. Failure with it is unknown.

THE PHILOSOPHY OF FOLLY.

"The proper time to stop kissing little girls," says the philosopher of folly, "is when they get old enough so that you both enjoy it."

Did it ever occur to you to try your own advice before turning it over to others?

RICH AND POOR ALIKE use Painkiller. Taken internally for cramps, colics and diarrhoea. Applied externally cures sprains and swollen muscles, etc. Avoid substitutes, there is but one "Painkiller"—Perry Davis—25c and 50c.

WINGED REPORTEE.

"The people in here, I am told," hummed the mosquito, trying to find an opening, "put up this netting to filter the atmosphere and make it more wholesome."
"O, come off!" exclaimed the other mosquito. "That's too gauzy!"



Send for free sample to Dept. W. L. National Drug & Chemical Co., Toronto.

QUALITY AND COST.

There is this one striking difference between the products of the farm and those of the manufacturing establishments. The manufacturer governs the price of the goods he has to sell by the cost of production. A cloth manufacturer, for example, will turn out several classes of goods which he will sell at several different prices and will make the same profit from each of them. Why? Because there is a difference in the cost of production. For instance, he can afford to sell shoddy goods, for a great deal less than the genuine articles simply because the raw material in the one case costs a great deal less than it does in the other, and he makes as much money in producing the one as the other. It is quite different with the farmer. Go through the various products of the farm—live stock, grain crops, dairy or fruit products. They tell the same story. The cost of producing the inferior article will be as great as the cost of producing prime quality. But the one will sell for very much more than the other. It is quality and not cost of production that governs the price of farm products.

A Sure Corrective of Flatulency.—When the undigested food lies in the stomach it throws off gases, causing pains and oppression in the stomachic region. The belching or eructation of these gases is offensive and the only way to prevent them is to restore the stomach to proper action. Parnee's Vegetable Pills will do this. Simple directions go with each packet and a course of them taken systematically is certain to effect a cure.

OLD STORY.

"O, what has become of The comet's tail?"
And echo made answer: "The comet's stale!"

DEAF, LISTEN!

You have used Horns, Trumpets and other Mechanical Devices in the hope of being able to hear, but always found the expected satisfaction was spelled "Disappointment." If you write to Ernest Pratt, 468 Yonge Street, Toronto, you will learn some good news. Do it to-day—better still—do it now!

Persons who were startled at Mr. Roosevelt's thrilling advice to Great Britain about Egypt may never have heard this orator before or read his speeches.

Minard's Liniment Lumberman's Friend.

Go to any old person for sympathy and you will learn that you don't know what real trouble is.

MAKE A NOTE when you are leaving home to buy "The D. & L." Menthol Plaster. Guaranteed to cure the worst case of backache, headache, stitches. Avoid the "just as good" goods. Get the genuine.

Usually the man who sits at the head of the table does all the work and takes what is left.

Help your children to grow strong and robust by counteracting anything that causes ill-health. One great cause of disease in children is worms. Remove them with Mother Graves' Worm Exterminator. It never fails.

ITS USE.

"What especial work do they do in the laundry prison?"
"I suppose that is where they wash and iron the convicts."

Keep Minard's Liniment in the house.

NEEDLESS REFORMATION.

Dingus—I did a foolish thing the other day.
Jigger—What was it?
Dingus—I didn't know just what might happen when we went through the tail of a comet, and I—er—went around and squared up all my debts.

Your Druggist Will Tell You Murine Eye Remedy Relieves Sore Eyes, Strengthens Weak Eyes, Doesn't Smart, Soothes Eye Pain, and Sells for 50c. Try Murine in Your Eyes and in Baby's Eyes for Scaly Eyelids and Granulation.

THE MISTAKES OF A NIGHT.

He saw her sitting in the dark corner and knew that his chance had come.
Noiselessly he stole up behind her, and before she was aware of his presence, he had kissed her.
"How dare you?" she shrieked.
"Pardon me," he bluffed, readily—"I thought you were my sister."
She stepped out into the light. "You silly fool!" she giggled, "I am!"
He fainted.

Bad Blood

is the direct and inevitable result of irregular or constipated bowels and clogged-up kidneys and skin. The undigested food and other waste matter which is allowed to accumulate poisons the blood and the whole system. Dr. Morse's Indian Root Pills act directly on the bowels, regulating them on the kidneys, giving them ease and strength to properly filter the blood—and on the skin, opening up the pores. For pure blood and good health take

Dr. Morse's

Indian Root Pills

CANCER, Tumors, Lumps, etc. Internal and external, cured without pain by our home treatment. Write us before too late. Dr. Bellman Medical Co., Limited, Collingwood, Ont.

Is Your Hearing Good?

The HEAR-O-PHONE will give you the benefits of good hearing. Send for free booklet, giving particulars and names of satisfied users. Also Special Offer for a Month's Home Trial. THE BRAND ELECTRO OZONE LIMITED, 33 Spadina Avenue, Toronto.



Queen's University and College

KINGSTON ONTARIO.
ARTS EDUCATION THEOLOGY MEDICINE
SCIENCE (Including Engineering)
The Arts course may be taken without attendance, but students desiring to graduate must attend one session. There were 1517 students registered session 1909-10.
For Calendars, write the Registrar, GEO. Y. CHOWN, B.A., Kingston, Ontario.

Flies on Your Stock

DECREASE THE MILK YIELD.
COOPER'S FLY KNOCKER

will keep cows free from flies at a cost of less than one cent a day.
\$1.75 GALLON 50c. QUART
Ask your Hardware Dealer, or WM. COOPER & NEPHEWS TORONTO.

MAKING HIM OVER.
"He is a self-made man, I am told."
"Quite true. But his mother-in-law insists on making some alterations."

The Foe of Indigestion.—Indigestion is a common ailment and few are free from it. It is a most distressing complaint and often the suffering attending it is most severe. The very best remedy is Parnee's Vegetable Pills taken according to directions. They rectify the irregular action of the stomach and restore healthy action. For many years they have been a standard remedy for dyspepsia and indigestion and are highly esteemed for their qualities.

EXPLAINED.
"What're ye comin' home with your milk pail empty for?" demanded the farmer. "Didn't th' old cow give anything?"
"Yep," replied his choreboy; "nine quarts and one kick!"



MUSKOKA THE BEAUTIFUL.

Do you know the place? If not, your pleasure has suffered. Ask for that handsome Muskoka Folder issued by the Grand Trunk Railway System. It contains a large map, lots of views, and a fund of facts. Less than a day's journey from principal American cities. For all particulars apply to Mr. J. D. McDonald, District Passenger Agent, Union Station, Toronto, Ont.

"So you have been arrested again?" said the judge. "Well, your honor, it wasn't my fault," answered the prisoner. "Whose was it?" "The policeman's."

Ask for Minard's and take no other.

A PRIVATE PERFORMANCE.

"You are charged with stealing nine of Colonel Henry's hens last night. Have you any witnesses?" asked the Justice sternly.
"Nussah!" said Brother Jones humbly, "I specks I've sawtuh perculia dat-uh-way, but it ain't never been mah custom to take witnesses along when I goes out chicken stealin', suh."

NO CRUDITIES FOR HER.

"Did Mrs. Comeup use that crude oil on her furniture as I advised?"
"No, she didn't. She was shocked at the mere idea."
"Shocked at it? What for?"
"She said she wouldn't use anything that wasn't refined."

When going away from home, or at any change of habitat, he is a wise man who numbers among his belongings a bottle of Dr. J. D. Kellogg's Dysentery Cordial. Change of food and water in some strange place where there are no doctors may bring on an attack of dysentery. He then has a standard remedy at hand with which to cope with the disorder, and forearmed he can successfully fight the ailment and subdue it.

The average man can't understand why he has enemies.

Minard's Liniment used by Physicians.

COMPANY.

Doorbell started ringin';
Filled us with dismay.
Father got his collar
And put his pipe away.

Mcther in a hurry
Straightened up the room.
Aunt Jane looked it over,
And swept it with the broom.

Sister got some powder,
And put it on her nose.
Told me she would cuff me
Unless I brushed my clothes.

There we all sat smilin',
Neat as we could be,
Everything all ready
To pour a cup of tea.

Then the door was opened—
I am laughin' still!
'Twasn't anybody
But a feller with a bill!

