ORONHYATEKA

DEFENDS I. O. F.

Tondon Adbertiser.

FOUNDED IN 1863. TELEPHONE CALLS.

Limited, 191-193 Dundas street, Lon- basis, the city cannot but continue to don, Ont.

LONDON, SATURDAY, SEPT. 15.

AN UNKIND CUT.

Association, whether intentionally or not, administered a snub to the Hon.

of a Yankee flag at the Toronto exhibi- tax. tion. But they had not a word to say The assessment commissioner calls supporters declare to be the most im-

in arousing public opinion and forcing the most of its opportunities. the administration to face the music. Surely he had the right to look for a men of his own party in his own dis- gave it can take away. trict They have refused him a crumb of comfort at a time when it would be

Mr. Beck was doubtless sincere, but he failed to see the stone wall around the corner, until his head came in contact with it. He thought he had got hold of a popular idea, but the idea got hold of him, and blinded him to the enormous difficulties of a problem which he attempted to solve on the spur of the moment. He failed to grasp its a grave berach of propriety in taking returned to Antwerp, whence, after a have a surplus of \$2,475,000, which in practical bearings, and reveled joyous- part in a bye-election in a constituency ly in figures which were not so enticing when subjected to expert analysis.

Mr. Beck was so far successful as to mise the Government. It endeavored to placate the public sentiment which Mr Beck marshaled behind him, but it now fears to go to the logical extreme of the policy which he advocated, and is endeavoring to re-

The situation is awkward both for the Government and Mr. Beck. If Mr. Beck has the courage of his convictions he will find it intolerable.

THE CRISIS IN CUBA.

The disturbances in Cuba concern a large number of investors in this coun-Canadian and British capital even than American, has found its way to the island since the Spanish regime, and has greatly promoted its marvelous development. A Canadian, Sir William Van Horne, is the promoter of the railway which traverses every province of Cuba, and has transformed the face of 1c depression for some time after Cuba was left to her own resources, but, thanks largely to the reciprocity treaty head with an axe. with the United States, a period of growth and prosperity set in. The world began to place confidence in the canacity of the Cubans for self-government, and the island was looked upon as a most promising field for fivest-Palma has been somewhat despotic, but It appeared to be based upon general consent, and it has been accompanied to show whether the uprising against his government is due to his abuse of power, or merely to the insurrectionary

ident Palma is a warning, and may be construed by the ruling party as a threat. The United States, he points out, has a treaty right of intervention for the maintenance of a government adequate for the protection of life property and individual liberty. The United States is preparing to exercise instid of de usual giraffes." this right, if necessary, but will first exhaust its diplomatic resources to bring about tranquility. President Palma and his advisers will be urged to treat with the insurrectionary leaders, and It will be the duty of the United States gents, if they have any foundation in justice, are recognized and redressed. The Palma party cannot oppose any decrees from Washington without in-

THE CITY'S GROWTH. The assessment returns for the city

are highly satisfactory.

so fortunate as to escape a boom. Its many years, and its foundations are so whereas the limit of the supply is securely laid that it can face the

The richest and most prosperous sec- worst illustration. The nation has been

TWO EDITIONS DAILY - WEEKLY. a greater number of flourishing towns of timber in America. and a finer farming district than are The London Advertiser Company, chief distributing center. With such a advance. Including its suburbs, its population is nearly 50,000, and its growth will be more rapid in the future than in the past, keeping pace with the The Western Ontario Conservative marvelous development of the coun-

ing the past year has not been due to Adam Beck, which he must resent if any general raise in the level of ashis spirit has not been crushed by re- sessment values, but to the actual increase of taxable wealth. The new The association freely discussed var- assessment act has worked well as a tous public issues, and passed a series revenue producer. The so-called busiof resolutions pertaining to provincial ness tax is not a scientific measure, and federal affairs. The delegates were and may require amendment, but it is even much concerned over the hoisting an improvement on the old personalty

about the power question, which the attention to the expansion of the city's member for London and his newspaper manufacturing interests. Old-established firms have greatly increased their portant one before the people of On- capacity, and a respectable list of new industries is shown. If London can do Mr. Beck made this issue his own, so well industrially, without special efand showed no little zeal and courage fort, it will do better when it makes

Cuba owes its liberty to the United helping hand from the representative States, and what the United States

Sir Wilfrid Laurier says that Ottawa welcome, seeing that influences are at can become the finest city in the world. work in the cabinet to repudiate his Not if Ottawa has to spend its own four fine pedigreed pigs, recently pur- O. F. was about one-sixth of the aver-

> Sir William Howland, at 96 years of age, laid a corner stone at Toronto this week. A few months ago he underwent an operation for appendicitis.

According to a contemporary, the Minister of Public Works is guilty of adjoining his own.

The Toronto World excuses Mr. a convinced advocate of public ownerthat he was convinced.

The London Free Press nominates Sir William Mulock for the leadership of the Ontario Liberal party, and then violently abuses him for pleading ill-

scope for a cause of offense in Winston Churchill's letter. His reference to the British Empire as "a solid defensive league of free democratic communities" is not the tone of one patronizing leges. This habit of estimating British public men from a narrowly partisan standpoint is not good imperialism.

NOT IGNORED, OH, NOI

[Toronto Star.]

GOT WHAT HE WANTED. [London Globe.]

a rousing speech in Birmingham to an audience so tightly packed together that no one could possibly get in or out. ment. The administration of President Suddenly in the middle of the hall arose a scowling man. "What did Mr. Gladstone say in 1872?" he howled. "Turn him out!" shouted the audience. Three men hurled the interrupter a few by peace, order and progress until the yards, and others hustled him into the present time. There is no information street. A friend who had been at the at Richmond, listening to nightingales, meeting came upon him later in the day. "What did Mr. Gladstone say in 1872?" asked the friend. "I don't know," said the man. "I haven't a notion. Only habit which has cursed the other re- I'd got a terrible toothache, and could publics of Central and South America. not butt my way through the crowd, so Such an instance of indolence would President Roosevelt's letter to Pres- the only thing to do was to get thrown out."

SHIFTING.

[Washington Star.] "Dese pure food people say dat dey're puttin' all kinds of things in whisky,' said Meandering Mike. "Dat's right, too," answered Plodding Pete. "De last I got had lizards in it

WASTE OF NATURE'S WEALTH. St. Paul Pioneer Press.1

Americans are the opposites of the Japanese in that they are probably the most wasteful and extravagant people under the sun. James J. Hill once voiced to see that the claims of the insur- a declaration to the effect that the greater part of America's progress had been gained by using up the stored capital of preceding ages - something for which we are indebted to nature. not to our own energies. Soil, mines, oil and gas reservoirs, forests, fisheriesall have been drained and drained, with little or no thought that exhaustion of either was calculable. We eat three High on a splendid mountain-side times as much as is demanded by nature and more than is good for us, and we throw away annually enough to feed the whole population of Japan. In- And there I am the lord of all, to our rivers in the form of polluting My ensign from the tower streams, sewage go fertilizers to the value of My castle is the capital, millions, which other peoples save and record of sister cities in Ontario. It which we would be doubly benefited by may be small measured by western saving. We could economize greatly if Go, if you please, to struggle where we cared to in the quantity of iron and other metals we use, but, possessed with the infatuation that they will But, ere you enter, know that there growth has been steady and substan- never "run out." we are as prodigal Each warrior crushes or is crushed. tial. It has had no serious reverse for with them as with everything else.

claimed to be easily calculable

But it is in the waste of the forests

tion of the Dominion is tributary to willing to see its forests so devastated London. A circle with a radius of 50 miles drawn around the city embraces longer without continued for 25 years

> PUT ON YOUR CLOTHES. [London Globe.]

There's a truth I wish to declare,
For I've noted how pretty your face is.
You're an artist in doing your hair,
And the lines of your figure all grace is.
But one thing you really should learn,
It is not the lines of your should learn, It is vital, as you may suppose. For it's certain you never, at least hardly

ever Know just how to put on your clothes. There are ladles away in the States. There are ladles away in the States,
Across the blue-green of the ocean,
They dress like the chic fashion plates,
And arouse quite the deepest emotion.
They may not be built on your plan,

The increase in the assessment dur
But each one of these ladies well knows
That the way to be smart is to study the

Of wearing their beautiful clothes. They are gowned in the very best style,
There's a poem in each of their actions,
They make (for, of course, it's worth

while)
The most of their special attractions.
So, lady of Britain's dear shores—
Whether shamrock, or thistle, or rose—
There is clearly a duty you owe to your Pray learn how to put on your clothes.

THE OFFICE BOY'S EXCUSE. [New York Press.] "How is it you got back so late from

your grandmother's funeral?" "It was a ten-inning game." BETTER THAN WINE.

[Cleveland Plain Dealer.] cellars in the country." "Wine?"

PIGS.

[London Standard.]

The swine fever regulations of various continental countries have occapianist, Paderewski, for his farm in ing business in Canada. Switzerland. The agent who purchased the pigs intrusted them to a continental forwarding office for dispatch to Switzerland. The latter sent them via Harwich to Antwerp and thence to Swit-

breeding purposes. THE QUEEN.

[Chicago Record-Herald.] health when he retired from public life! 'And orders me about'Tis "come" and "go"-first in, then out.

Some Conservative newspapers in this country are looking with a micro-I'm saddled, harnessed badgered, kissed, pelled to have. Ultimately the clauses

> In every glance upon me bent, I've grown her merest smile to dread There's scarce a hair left on my h And yet, if I should dare demur

The very stones would side with her, So full of witchery is she That has the upper hand of me.

CANADA'S FUTURE.

[Cy Warman in the Independent.] Taking a bird's eve view of Canada having watched it for the past seven Mr. Cochrane declares that the hydro- years rise slowly from its Rip Van electric commission was not ignored by Winkle rest, I am convinced that the the disposal of the Healey lease. Mr. Dominion's day is just dawning and Cochrane is right. Far from being ig- within twenty years there will be milnored, the commission was hit on the lions of people west of the lakes; that Winnipeg will be the second if not the first city in Canada, and that the big iterated his contention that the then question coming before Parliament will be settled out there in the open where Mr. Chamberlain was once delivering the warm chinock is blowing, in the west.

A LAZY POET. [London Chronicle.]

Laziness does not always confer the long life claimed for it by Dr. Herbert Snow. Of proverbial laziness was Thomson, the poet, drowsing away the greater part of his life in his garden writing the interminable poems that everybody now admires and nobody reads. There he could often be seen standing eating the peaches off the trees, "with his hands in his pockets." be hard to beat and should, one would enought to know it was useless if they based the contention that in a business think, have added at least ten years to did. The bill also met opposition, but like that which the Foresters did, unhis life. But Thomson died at 48.

THE TEST OF FAITH.

[Philadelphia Ledger.] Mrs. De Fashen-You don't mean ou're beginning to doubt the Bible? Miss De Fashen (examining her fall gown)—Well, ma, it's certainly hard to defeated the enemy?'

elieve that Eve was compelled to wear

THE DREAMER.

clothes as a punishment.

Dreams.

[S. E. Kiser.] do not long to struggle where Men heap their hard-earned fortunes

high: Let others hasten madly there Determined to succeed or die If I may calmly listen to The liquid songs of limpid streams And, free from envy wander through

The peaceful, precious Land of

There is an airy castle which O'erlooks a valley that is wide And strangely beautiful and rich.

My kingdom is the Land of Dreams The money-maddening throng has

rushed. The streets are canvons there and through

Them flow a streams that American improvidence finds its Go. if you will, to do and dare. But leave to me the Land of Dreams

Controverts Statement Made by Government Actuary. BIG PROFIT MADE ON LAPSES

Chief Ranger Says the Law Is Not Sufficiently Elastic-No Secret Expenditure.

Toronto, Sept. 14 .- "We've money to burn, and we burn it for the good of the order," was the language in which Dr. Oronhyatekha yesterday described the financial position of the I. O. F. His examination was in connection with the legislation obtained by the order at various times. Dr. Oronhyatekha justified the position he had taken that existing insurance laws were not sufficiently elastic to meet the requirements of fraternal insurance. In controversion of the actuarial statement, that with the rates charged the sur-"Yes, he has one of the finest stocked plus of the order would only amount to \$2,475,000 in 1906, and would disappear in 1910, he pointed to the actual present surplus of over \$10,000,000, with the prospect of a much larger one in PADEREWSKI'S TROUBLES WITH 1910. To prove his contention regarding the cheapness with which fraternal insurance could be carried, he submitted a comparative statement he had compiled from the official report, by which it appeared that the expenses sioned much traveling on the part of per \$1,000 of insurance carried in the I chased near Colchester for the famous age of all the old-time companies do-

The Actuarial Statement.

Dr. Oronhyatekha asked that a state ment made by the Government actuary when the order was seeking incorporazerland, but when the pigs arrived at The statement, which he produced, set tion be made a portion of the record the frontier neither the French nor the forth that in 1906, according to the cal-German authorities would permit them culations made at that time, the Into pass, and they had perforce to be dependent Order of Foresters would lengthy delay and voluminous corre- 1910 would be exhausted, and a deficienspondence with the British board of ag- cy of \$193,000 would have to be providriculture, they were brought back by ed for. As evidence of the inaccuracy steamer to London. They were then of that calculation, Dr. Oronhyatekha transshipped by lighter to the steamer pointed out that in 1906 the surplus is Whitney by saying that he was never Syria for Boulogne. From that port they actually over \$10,000,000, and in 1910. inwere forwarded by direct rail to Swit- stead of a deficit, there would be a much zerland, and at last news has been re- larger amount in the fund. The actuship. Mr. Whitney merely pretended ceived of their safe arrival. The pigs ary's statement as to what the rate per are valuable animals, intended for cent premium would be was also, he said, wholly incorrect. Dr. Oronhyatekha did not attribute the changes in the Foresters' bill so much to the objections raised by the insurance department as to the objections by managers of old-time companies, that if the O. F. were allowed to make a de-

posit with the Government, and to be put under stoves. inspected as other companies it would give them a great advantage, while they would not make the legal reserve as the old line companies were comof the bill dealing with those matters were withdrawn and an act of simple

incorporation was accepted. Profit on Lapses.

In this connection Dr. Oronhyatekha said there was a large profit on lapses, which was thrown back into the fund and that enabled the Foresters to carry insurance at a much less premium rate than if they used those profits to pay the surrender value of policies. There are fewer lapses among the older than among the younger members. At great length Mr. Shepley ques-

tioned Dr. Oronhyatekha on the details of the controversy which occurred at the time the Foresters sought incorpor ation and on the memorandum which the superintendent of insurance made existing law was not sufficiently elastic to meet the requirements of fraternal insurance. The Foresters, he said, always desired inspection, and at a later date by application to the department endeavored to secure registration, and the opinion of the deputy minister of justice against the application was read by Mr. Shepley, who suggested it was paid to write that article. The that even then he was not convinced. Dr. Oronhyatekha replied that nothing in the opinion showed the Foresters were wrong, and added that if the insurance laws were not applicable to fraternal insurance they should be amended to meet the necessities. In 1896 a similar bill to that of 1895 was introduced into Parliament, but the ply. old-time companies did not oppose it. he presumed because they had sense atekha gave the reasons upon which he not fiercely, as on the previous occa- der their system, no reserve should be sion. By that bill the extension of the required. The order, he pointed out. order to foreign countries beyond the paid no surrender value and did not United States was authorized.

ed, "When you got that act you they required was a premium rate in

"I think so," replied the witness. "You had secured the bending of the without calling more premiums from the statute to the special features of your system?" said Mr. Shepley.

"A sort of recognition that it was system," was the reply of Dr. Oronhyatekha, who added that there was no substantial change in the bill of 1895 from that of 1896, the change being in the attitude of the superintendent of insurance. The supreme court had, in the interim, altered the constitution, making it possible for the executive to make an extra assessment when necessary, even though the surplus was not exhausted.

This was intended to cover the case where the surplus might not be readily available. This was to meet the objections of the superintendent of insurance.

"As a matter of fact, have you ever made such an assessment?" asked Mr.

it-for the good of the order," was the reply

Reading from the file of the insurance department which he put in, Mr. Shepley quoted from an article in the Economist, which elicited from Dr. Oronhygolden atekha the remark, "Why, the Economist carries no real weight in matters of insurance. It all depends where you stand. From our standpoint we believe ! Tuesday.

J.H.CHAPMAN & CO

COME ALL TONIGHT

Grand Showing of New Coats

Chapman's showing of Coats is the favorite. It is strongest in numbers and variety. It is a showing that is comprised of the very latest style garments. It is remarkable for its unmatchable values. Chapman's Coat Department is the place for thrifty buyers to come. We expect a great attendance tonight. Come, everybody welcome.

Five dollars is the starting price and it seems almost a mistake for such a good garment. It is a new and smart design, 42 inches long, made of tourist tweed, front and back trimmed with

Since our last advertisement appeared we received another shipment of Ladies' Winter Coats in the styles we were waiting for to sell

A supberb showing of Ladies' New Fall and Winter Coats at ten dollars. All the latest styles are represented, 40-inch and longer. Shown in Covert Cloths, Kerseys and Double Tweeds, trimmed with self strappings. Ask

Handsome Tourist Coats in the approved lengths, fancy sleeves and yoke effects in back.

Princess Ena

New Caps for ladies' wear in

navy, cardinal, brown, gray and

white, buckle in front, large

tambourine shape, with peak.

Worth \$1, our price......50c

Boys' Navy Blue Serge Caps,

with patent leather peak, all

sizes, Regular 25c cap at 19c

You'll Like These

Hose

just right for present wear, seam-

A fleeced lined Cotton Hose

Auto Caps

Dress Goods Inducements for Tonight

We quote a few very special values from our Dress Goods Section for tonight's selling. "Special Values" is a feature that is closely associated with Chapman's Dress Goods. Let us show you the goods.

Colored Venetian, Cloth allwool, soft finish, nice material for tailored gowns, all leading colors, 42-inch. At a yard....50c

Colored Broadcloth, extra weight for tailored suits, makes handsome traveling gowns, pretty colorings, rich velour finish, 52-inch. At a yard....

Fine Imported and French Worsteds and several lines of splendid Tweeds, for suits and shirtwaist dresses. Good 75c values, special tonight.....50c

Fine English Cravenettes for ladies' traveling and raincoats, thoroughly waterproof, 60 inches wide, splendid colorings.

\$1 and \$1.25

Crowds Seeing the Millinery

The prettiest millinery we ever showed. Several stunning hats will be brought from the workrooms for tonight. Do not miss seeing them.

Oilcloth Squares

Just to hand a line of Oilcloth Squares, in convenient sizes to

4 feet 6 inch x 4 feet 6 in. 90c

Wool Carpet

2-ply all-wool Carpet that sells regularly at 75c together with 2 ends of 3-ply wool carpets that were \$1 a yard, on sale tonight at......68c

Balmoral Tapestries the best wearing carpet that can be bought: the pile is very closely woven, choicest lot of patterns we ever showed. Made and

Ladies' Raincoats

A nessential garment for every woman, particularly at this changeable. Our new ones are 3 x 4 feet 6 inch. At..........65c all here, at easy stopping prices from......**\$5**

season when the weather is so

Kid Gloves

Fownes' French Kid Gloves, fitted and guaranteed, shown in black, white and all colors. Best

Visit Art Dept.

Cushion Tops with material for working. Tonight.....25c Jap Hand-Embroidered Centerpieces, embroidered in silk on

less feet, fleece lined all through. Special tonight.....20c

Light-weight Black Cashmere Hose. Tonight 25c Pure Wool Cashmere Hose, spliced heel and toe. 3 pairs for......\$1 Children's, Misses' and Ladies

Ribbed Cashmere Hose, all sizes. Tonight......25c

Ladies' Silk Embroidered

China Bargains

Tea, Coffee and Mustache Cups and Saucers, Creams and Sugars, B. and B. Plates, Tea Plates, Oatmeals, etc., in pretty fancy China. Tonight only ..

..... 10c Blue Willow and Blue Band Jugs each...... 10c Old Blue Salad Bowls, large size.....10c

J. H. Chapman & Co., 126, 128, 128¹ Dundas St.

bolting silk. A nice gift to take

home95c

writer tried to earn his fee, and not to write the truth in regard to the Foresters. And there has been a lot of such literature manufactured."

"Your suggestion is. I suppose, that it was the old-time companies behind this article?" asked Mr. Shepley. "No question about it," was the re-

At Mr. Shepley's request Dr. Oronhy-

membership. cost of giving insurance to members as to 24c for crocks, and 23c to 25c for that negotiations would prove fruitagainst insurance in old line companies.

The Foresters had no dividends to earn

The foresters had no dividence had no dividence had no dividence had no dividence had no d for stockholders.

The evidence of Dr. Oronhyatekha was continued before the insurance commission this afternoon, Mr. Shepley continuing to question him on the correspondence and reports on file in the department. In about expenditure of the order, as up to a certain date every cent expended was published. That was before the volume of expenditure became so great that it was not practicable to publish it. The Home Life was again to the front n the afternoon, when Mr. Tilley pro-

in the afternoon, when Mr. Tilley practically closed the investigation into the affairs of the company. Mr. A. J. Pattison, recalled, said that \$90,000 was the sum first agreed upon as the amount he was to receive. That amount was fixed when the negotiations first took place some "Never; nor have we been anywhere within sight of such an assessment—we have money to burn—and we do burn ing anything to the directors or anyone

On Oct. 12 Mr. Stratton, when in the witness' office, said, "You will have to reduce the amount to \$80,000." and added that was all he either "could" or "would" pay down to the bank, and concluded to

AFTER THE FAIR

Great Supply of Vegetables-Prices Take a Drop—Business Very Brisk.

Today's market was above the avercontract to pay it, therefore the excess age, and prices for all products, except-After reviewing the salient features of premiums required in the early years ing vegetables and apples, were firmer of the act of 1896, Mr. Shepley suggest- of the risks was not required. What than previous Saturdays. Sales generthought that all along the line you had the first years exceeding the cost of the ally were very brisk. The supply of risk only by a small sum, so that in vegetables and apples is above the de-

after years they could carry that policy mand and prices are low.

run at 27c. Fruits are not plentiful today, and prices are higher. Plums are nearly done: late peaches are not in vet. There is a large supply of tomatoes and prices range around 6 baskets for

Poultry-Prices are not as firm to day. Spring chickens, mostly in de mand, bringing 50c to 80c alive, and 60c to 90c per pair dressed. Butchers' meat is scarce today; the offering is not large. Pork prices are firmer and demand brisk. Good seed oats demand good prices, and the price of old oats is good.

Only a few loads of hay have been

on the market today and were quickly

bought up.

CHINESE MONOPOLIST. Shanghai, Sept. 15 .- Chang Chien. of Chinkiang, has already eleven textile. flour, silk, soap, machine and other facaccept the smaller sum, as there was only tories, says Commercial Intelligence, a verbal agreement.

Mr. Pattison admitted the payment of and he has nineteen new enterprises, \$1.800 to McPhilMps, an insurance jour-all with steam and electric equipments, in hand. He is also building passes The commission then adjourned until his own dockyard.

STRIKE ON WABASH SYSTEM

All Shop Employes Are to Go Out on Monday Next,

Chicago, Sept. 15.-A general strike of all shop employes on the Wabash Railroad system has been ordered to take effect next Monday. The order affects 1,600 skilled mechanics, including machinists, boilermakers and

blacksmiths. James O'Connell, president of the International Association of Machinists, last night said that everything possible had been done to avert a strike. Conferences have been in progress between the officials of the Wa-Apples are quoted at 35c to 60c per bash and Mr. O'Connell during the last bushel, and \$1 25 to \$1 50 per barrel. week. The question at issue concerns Eggs are selling stronger today at wages, the machinists being chiefly in-The cost of management also entered into the element of calculation as to the an average of 17c. Butter is firm at 22c terested. When it became apparent

sympathy of the other trades. CONSUMPTION TREATMENT

Hungarian Physician's Discovery Said To Have Been Successful.

Budapest, Sept. 15.-The Hungarian physician, Dr. Louis Ungar, of Kaposvar. has discovered a new treatment for tuberculosis.

It has been named pulmonin, and it is said that it has been successfully employed in hundreds of cases. It is injected under the skin.

Dr. Ungar intends to introduce pulnonin shortly to the medical world. EASIER FOR MOTOR TOURISTS.

Berlin, Sept. 14.—As a result of representations made by the Imperial Automobile Club, Chancellor Von Buelow has directed the customs administration to lighten the restrictions placed upon foreign automobilists touring the country. Interior custom houses may extend the passes granted for limited periods at the