

POOR DOCUMENT

MC 2034

THE STAR, ST. JOHN N. B. FRIDAY, JULY 17 1908

FIVE

Room For 5 Toes.

Boots for Men, built on common sense principles. Not strikingly fashionable, but full of ease and comfort.

Plain toes, soft Dongola Kid, Laced or Elastic Side, Medium Weight Soles, Broad Wide Heels.

\$2.50 and \$3.50 a Pair.

WATERBURY & RISING,
King St. Union St.

Cheap Cotton Wrappers and Waists.
White Lawn Waists, Black Satteen Waists,
White Skirts, Black Skirts, P. O. Corsets,
Hose Supporters, Sensible Dress Shields.
A. B. WETMORE Phone 1782-31 59 Garden St.

Summer Suits Under-Priced

A limited number of desirable summer suits, mostly light and medium gray, some dark, at an average of more than 25 per cent. reduction.

The excellence of material and tailoring are beyond question—these suits were made by some of Canada's most prominent manufacturers, most of them are 20th Century Brand fine tailored suits.

No excuse for such radical reductions except necessity for making room for new fall stock.

112 SUITS cut to \$8 115 SUITS cut to \$11.25
118 SUITS cut to \$12.50 120 SUITS cut to \$15.

SUMMER VESTS—\$1.00 for values \$1.50 and less; \$1.50 for values \$2.75 to \$1.75.

TWO PIECE SUITS in some sizes \$5; reduced from \$12.

Gilmour's, 68 King St.

SPECIAL SALE OF MEN'S PANTS

We have 100 Pairs of Men's Pants well worth \$1.50—

Sale Price, \$1.00 per Pair,

AT THE CASH CLOTHING STORE.

C. MAGNUSSON & CO.,
73 Dock St., St. John, N. B.

ONE BODY RECOVERED

HALIFAX, July 16.—After an all day search the body of William Muir, one of the victims of yesterday's yachting accident on Bedford Basin, was recovered this evening. The body was found a short distance from the scene of the accident and was removed to the home of the boy's parents at Bedford.

CEMETERIES LOOK LIKE FORESTS.

The Mohammedan may be uncertain of many things in life, but in death he is sure of one thing, and that is that his grave will never be disturbed on any account. With a view to remove the slightest chance of any grave being disturbed, a cypress tree is planted immediately after the interment, which makes the Moslem cemeteries resemble forests. In the islands of Timor burials are much delayed, owing to the necessity of gathering funds for the funeral feast which, in most cases, means ruin to the family. After the feast the burial. Directly the grave is filled in, a young cypress tree is planted upon it.

THE BED WITH THE CURTAINS.

The Cavendishes have always been noted for their tactfulness, as an old anecdote testifies. The seventh duke was one of the most silent of men, and it is on record that soon after his accession to the dukedom he was posting down to a remote part of Yorkshire, accompanied by his brother, Lord George Cavendish. They were unexpectedly stopped on the way, and obliged to put up for the night at a roadside inn, where they were shown into a three bedded room. The curtains of one of the four posters were closely drawn. Each brother in turn looked within these curtains, and each without remark went to bed and to sleep. Near the close of their next day's journey one brother said to the other, "Did you see what was in that bed?" "Yes, George," came the terse reply. "There was no further remark, although they had seen that the occupant of that third bed was a corpse laid out for interment."

THE RETORT FEMINE.

He—I see where the first man who accepted a leap year proposal of marriage has committed suicide.
She—Well, that proves nothing except that we women have such killing ways.—Baltimore American.

Another Day of Notable Clothing and Furnishing Bargains at Oak Hall

Yesterday the opening day of our midsummer sale we did a record-breaking clothing business! Why was it that in spite of the loudly advertised bargains (?) of others, in spite of the fact that elsewhere little or no clothing business was being done, we were crowded with customers all day? The reason is because we have proved beyond the possibility of question that men can get from us the sort of clothing they want at one-quarter to one third less than they can buy it anywhere else.

The men of St. John know that every garment which leaves our store is guaranteed to give satisfactory service. They know, too, that in buying directly from the makers they save the middleman's profit and consequently must buy for less, and when it comes to scope of choice no other store anywhere can show such a variety of styles, fabrics and colors as can be found here. All these advantages are splendidly emphasized in this sale.

You cannot afford to miss this extraordinary event. It is the greatest midsummer sale of Men's and Boys' Clothing and Furnishings ever conducted by any store in these parts.

MEN'S CLOTHING		BOYS' CLOTHING	
\$ 6.50 Fancy Tweed Suits	Reduced to \$ 4.30	2-Piece Suits that were \$2.00	Now \$ 1.65
7.50 Fancy Tweed Suits	Reduced to 5.15	2-Piece Suits that were 4.50	Now 3.55
10.00 Fancy Tweed Suits	Reduced to 7.85	3-Piece Suits that were 3.50	Now 2.78
12.00 Fancy Worsteds suits	Reduced to 8.35	3-Piece Suits that were 5.00	Now 3.98
15.00 Fancy Worsteds Suits	Reduced to 10.65	3-Piece Suits that were 8.00	Now 6.43
8.00 Raincoats	Reduced to 5.85	Reafers and Overcoats at Great Reductions.	
12.00 Raincoats	Reduced to 9.45	Washable Suits Reduced One-Third and Less.	

VERY SPECIAL BARGAINS

A lot of Men's Blue and Black Suits in broken sizes marked very low. \$8 suits now \$4; \$10 suits now \$5; \$12 suits now \$6; \$15 suits now \$7.50.

A few broken sizes in Men's Raincoats very low to clear. \$5.95 for \$10 ones; \$7.90 for \$12 ones; \$9.85 for \$15 ones.

A lot of Boys' Norfolk Suits, regular prices \$2.50, \$2.75, \$3.00, special sale price \$1.89.

STORE OPEN TONIGHT TILL TEN

King Street
Cor. Germain
GREATER OAK HALL
SCOVIL BROS. LIMITED
Branch Store, 695 Main St. ST. JOHN, N. B.

WHAT ABOUT THE OTHERS?

A Striking Article From the Monetary Times on the Need of Readjustment of Rates on the Part of Certain Fraternal Insurance Organizations.

Now that the Independent Order of Foresters has been clearly shown to have been operating upon a dangerous basis, and has opened its eyes to the error, what is to be done to remedy the shortcomings of all the other societies operating the faulty assessment system in Canada? Because the Foresters had grown to large proportions, spreading its tentacles into other lands, over all round the earth, the good name and credit of the Government of Canada was at stake, there being \$100,000 of the Foresters' money in the Dominion treasury. Hence it was entirely appropriate that the Royal Commission should have investigated its operations, both as to the manner of investing its funds and as to the adequacy of its rates to provide for its undertakings.

In the course of that investigation there were surprises of several kinds. One of these was that there were four rates of assessment. In operation for persons of precisely similar ages at entry. When the late Dr. Cronhyatt had been looking for a basis of rates he found a table—in a book called "Principles and Practice of Life Insurance," lent him by a friendly insurance manager—which showed the actual experience of life insurance companies in the case of selected lives, which he thought would answer as a foundation for a successful assessment system. He desired to be useful to his fellowmen in the establishing of such a system, embracing the principles of broad brotherhood and of life insurance at cost price.

But, well educated gentlemen as he was on other lines, his knowledge of what constituted a safe basis of life insurance was woefully deficient. Notwithstanding several brief lessons by his insurance friend, as occasion offered, he based his rates upon a table intended to show the cost of life insurance for one year only, and not for a second, third, or tenth or twentieth year of that same individual. The table was a correct one. If used as intended, which was to show the manner in which the net, or altruistic, cost of \$1,000 of life insurance would grow greater with each added year of life of the person insured. The following is the table, as found on page 126 of the life insurance volume referred to, relative to ages between 20 and 67, showing the net cost of \$1,000 of insurance for one year only without anything added for expenses or for contingencies of any sort:

Age.	Cost.	Age.	Cost.	Age.	Cost.
20	\$7.07	30	\$8.10	40	\$9.96
21	7.69	31	8.25	41	10.24
22	7.17	32	8.41	42	10.48
23	7.27	33	8.58	43	10.82
24	7.37	34	8.75	44	11.25
25	7.97	35	8.93	45	11.74
26	7.58	36	9.12	50	15.33
27	7.70	37	9.31	55	20.33
28	7.53	38	9.53	60	31.25
29	7.56	39	9.74	67	49.49

Up to that time it was the general idea of many business men and especially the founders of fraternal societies, such as the Workmen, Woodmen, Templars, Knights, Foresters, etc., that for people not over forty-five years of age at joining a flat rate of \$7 a year, divided into monthly calls of about sixty cents each, would defray all death claims as they came along, and leave enough over to take care of those who might live to sixty, seventy, eighty or ninety years of age and die in membership. To Dr. Cronhyatt's mind, therefore, he given credit for having adopted a graded scale, though a very poor one, and of admitting no old people to membership. While he must have known that the cost would, in old age, greatly exceed the scale of rates that he adopted, he left that to be provided from extra assessments. Afterwards he had the rates raised to get rid of extras, and thousands joined under the promise, "No assessments on death." Finally, the present rates for new entrants were adopted in 1898, but these are now declared to be wholly inadequate to provide for carrying out the agreements undertaken, even if all the old members were assessed upon them at their present attained ages.

The regular life insurance companies charge a slightly higher rate upon all entrants between ages twenty and sixty or sixty-five than covers the current cost, because, besides expenses, the heavy old-age liabilities must be met and discharged as they come along. That is what the "legal reserve" is for, which every old line company must possess at all times in order to be deemed solvent.

The I. O. F. P. has, of late, making some small provision towards a legal reserve. It has now on hand \$11,411,485, or \$42.82 per \$1,000 towards its \$24,860,193 of insurance in force. But the Superintendent of Insurance shows that some \$40,000,000 more is needed at once to render the Society solvent under its outstanding obligations.

Therefore, if the I. O. F. P., with its \$42.82 per \$1,000, is still "in the hole" to the extent of forty millions of dollars, or thereabouts, what about the others? Here is a list of the other societies which are continuing to do business in Canada, most of them on more inadequate rates than the Foresters, showing how far they are short of even that Society's approach to solvency:

Society.	Assets.	Per. Short.	Age.
A. O. United Workmen.....	\$18,23	\$18.23	25-30
Can. Order of Foresters.....	2,597,038	37.47	6.35
Can. Order of Oddfellows.....	96,392	28.72	15.10
Cath. Order of Foresters.....	1,814,437	12.69	31.72
Cath. Mut. Ben. Assn.....	325,094	11.52	32.39
Chosen Friends.....	169,176	24.82	19.00
Com. Trav. Mut. Ben.....	54,289	27.92	15.50
Home Circles, Can. Order.....	22,676	11.58	32.24
Knights of Macabees.....	7,386,983	21.09	22.72
Knights of Pythias.....	2,126,386	17.05	25.77
Oddfellows Relief Association.....	561,901	21.04	22.78
Orange Grand Lodge.....	17,892	3.92	38.90
Royal Arcanum.....	5,438,962	10.75	23.07
Sons of England.....	22,248	14.27	21.55
Sons of Scotland.....	252,047	42.71	1.11
Woodmen of the World.....	222,184	19.37	24.95

It is quite true that some of these societies have not so many elderly members as others, and that, perhaps, none of them have undertaken the folly of the I. O. F. P. as to giving paid-up insurances at age seventy. That some of them have a very large proportion of aged members may be inferred from the recent death rolls of the A. O. U. W. This society is the same age as the I. O. F. P. It collects a trifle less monthly rate, and admits none above age forty-four. The following gives the ages at death as published in the death lists of seven recent months:

AGES OF MEMBERS AT DEATH.		AGES OF MEMBERS AT DEATH.	
25	50	60	70 or over
September, 1907.....	7	13	3
October, 1907.....	8	14	6
November, 1907.....	7	11	14
December, 1907.....	11	11	11
January, 1908.....	10	9	17
February, 1908.....	10	15	22
March, 1908.....	8	15	22
April, 1908.....	8	15	22
May, 1908.....	8	15	22
June, 1908.....	8	15	22
Seven months.....	47	60	116

With this state of things shown to be prevailing in the above sixteen societies, all doing business in Ontario, as well as in even the remote provinces of Canada, it would seem an opportune time to urge everyone of them to adopt the course voluntarily taken by the Foresters. A committee should first investigate their mortality experience, and then provide for it beyond all cavil. If extra assessments are needed, now is the time, not after hundreds of thousands of dollars more have been buried under the ground. Dead members, who have paid inadequate rates, cannot be assessed to help make up the deficiencies or shortages so plainly revealed above. No time should be lost, for even now the burden may be so heavy as to drive out the youngest and healthiest lives.

As to this, it is easy to see that already disintegration has commenced, and having begun, it is likely to proceed rapidly. The Macabees had 341, 203 members in 1903, and now have only 261,617. The outgoers far exceed the incomers every year, and the death losses, nevertheless, growing greater. The Royal Arcanum had 366,068 members in

Friday and Saturday Special!

This week we are going to run our SPECIAL for Friday and Saturday.

Again we offer Ladies' Imitation Panama Hats at **43c. each**

These are regular 60 cents each.

Friday and Saturday Only.

D. Magee's Sons,
63 KING STREET.

BARGAINS IN BOOTS AND SHOES.

EVERY PAIR IN STOCK MARKED
—DOWN FULLY 20 PER CENT.—

Children's Button Boots, Sizes 6, 7. **39c. Pair.**

Children's White Canvas Shoes, Size 10, **49c. Pair.**

Men's \$2.25 Boots **\$1.59 Pair.**

Men's Patent Blucher Oxford Shoes, \$3.00 Shoes **\$2.19.**

These are only a few of the many lines we are offering. Remember every pair of Boots and Shoes in stock are marked away down during this sale. Men's, Boys', Youths', Women's, Misses' and Children's are also included in this sale. Bring the whole family and have them fitted out in shoe wear and save money.

E. O. PARSONS,

Telephone 43 West. 258 and 260 King Street, West

1904, and now have only 240,420. In three years 166,592 members dropped out, and only 45,549 came in. The Royal Templars had a membership of 6,837 in 1885 and have now only 5,380. But the A. O. U. W. furnishes the most striking evidence of going to pieces through inadequate rates. In Michigan, where they were very strong a few years ago, there is now not a vestige of the order remaining; and the condition in the great states of New York and Illinois is deplorable. In 1903 the membership of this important

Dec. Stat.	Members	Insurance	Deaths	New Insurance.
1903.....	46,125	\$72,388,500	\$745,400	\$3,718,000
1904.....	44,140	69,471,700	888,000	1,852,000
1905.....	33,117	62,471,000	888,843	897,600
1906.....	37,457	59,886,500	801,174	888,000
1907.....	37,349	59,063,400	994,314	1,346,000

A little improvement is shown in the last column in the past two years; but in 1901 the new certificates issued were for \$5,146,000. The six months of this year (1908) show the total membership now down to 35,912—a loss of 10,153 since December, 1902; and the death toll paid for the past month was \$38,666, or at the rate of \$1,653.992 per annum—fewer members by 10,153, and about \$900,000, or even 40 per cent. greater death losses than in the year 1903. How long can it last, even with the increase in the assets to a moderate extent, which is now occurring. The growth in this item last year was much less

than the average, being only \$156,168, as against \$200,988 the previous year. During the past five years, 15,607 members went out, and only 5,842 came in. Surely wisdom indicates the importance of a special session of the Grand Lodge to consider some such radical measure as has been adopted by the I. O. F. P., wholly inadequate to the emergency as that openly confessed to. Now it is time to act, before another million dollars is buried and ten thousand more members have withdrawn. The pocket reserves upon which these societies were founded, in the days of early innocent ignorance, are now very clearly seen to be perfectly useless

CIRCUS EMPLOYEES APPEAR IN COURT

Preliminary Examination of Men Who Incited Woodstock Riot

WOODSTOCK, July 16.—The preliminary examination of Frank Haugh and Marney Warfield, the circus employees arrested at the time of the recent riot, was begun this morning in the town hall before Magistrate Dibley. J. C. Hartley appeared to prosecute and Hon. W. P. Jones for the prisoners. H. B. Fetter, legal adviser for Coler circus, was present also. After the hearing of the evidence by the jury, the examination was postponed until tomorrow morning, when further witnesses will be put on for the crown.

BOBS IS HERE FOR THE TRICENTENARY

QUEBEC, July 16.—The Empress of the Duke of Norfolk on board, did not berth until 11 o'clock tonight, instead of 8, as expected, and in consequence the landing of the distinguished officer was deferred until tomorrow morning. At 9:30 he will be greeted by General Otter and escorted to the Citadel by a detachment of the Royal Canadian Artillery, of which he is honorary colonel. The Empress had a large number of distinguished passengers on board, among them being the Earl of Ranfurly, the new Governor General of Australia, who will represent that country at the Tercentenary. The British cruiser Venus, which remained behind with the collier Portsmouth, which ran ashore, arrived this evening. In coming to her anchorage she collided with the battleship Russell, both vessels being slightly damaged.