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## MACCABEES WILL SECEDE IF HIGH RATE IS PRESSED

## Ontario Delegation Confer With Dr. Hunter and Agree on a Com- promise Schedule.

The deputation of the supreme officers of the K.O.T.M., which recently waited upon Dr. Howard Hunter, registrar of fraternal societies, was followed yesterday by another, representing the Ontario members, a number of them being supreme representatives from the province. The deputation consisted of J. A. Paterson, K. C., counsel for the order; L. M. Cather, E. H. Woolley,

Rache: E. Roos, Norvich; Dr. Harvey  
 Norvich; Dr. J. W. Smith, Norvich;  
 Mr. Morphy, Lister; M. E. Glynne, Lister;  
 Samla: G. W. Sulman, Chatham; G.  
 H. Townsen, Smithville, Dr. Hunter  
 had received letters from many mem-  
 bers of the association protesting  
 after the last interview, and he pro-  
 posed that the members be ques-  
 tioned them to come and talk over  
 the changes proposed in the articles of  
 association and the laws of the so-  
 ciety.

"I regarded some of the proposed  
 rates as oppressive in the cases of mem-  
 bers of advanced age, and suggested  
 the promise of a reduction of the  
 simple foolishness, but there is a sub-  
 sisting contract to be observed, and  
 it would have been repudiation of this  
 if the rate was changed. The  
 members the rate that was proposed

### Rates Must Go Up.

"People do not realize at all the extent of the insurance carried by the fraternal societies," continued Du Hunter. "All that the old line companies have done is nothing compared with the millions at stake in these orders, and it would be a very serious thing for the country if they collapsed. It is, therefore, absolutely necessary to place them in a position of security, and several of the societies must increase their rates at once. I am a pity name, but I never will give two bites of the cherry where there raised them within the last year or two, and must still further increase them next year." \*

Dr. Huter published, in 1896, a table of rates, which was incorporated in the act. Its publication produced a marked effect. Some, however, thought the rates too high, and believed they could work at lower figures. The Fraternal Societies' Congress appointed a committee to calculate rates on the experience of all the societies, which covered millions of lives.

the committee reported in 1886, and their rates differed only a few cents from mine," said Dr. Hunter. "The Maccabees then employed an actuary to calculate on their own experience, which was one of the largest in the world. The result of the actuary's work compares with mine like this: At the age of 18, for \$1000, my figure for the monthly assessment was 84 cents; theirs was 85; at 19 years, we were

both \$7 cents; at higher ages, they had a higher rate than I had. At 55, my rate was \$3.30, and theirs was \$3.75. They have published this table, but the trouble is in its application."

**Compromise or Secession.**

In the Maccabees, men at the age of 51 were assessed at \$1.40, while their own experience mortality demanded \$3.07. Their proposition was to make

the table apply to the members at the retained age, which would bear very heavily on the older men. A man who entered 20 years ago, at the age of 41, according to the first proposal, would be called upon to pay the rate for a man of 68, or \$7.70 a month. Dr. Hunter suggests that the members be rated at the age of entry, on the scale of the new table, so that the man who joined at 48 would pay \$2.65, the rate

The members of the deputation agreed to accept the compromise, and said that, if the other rates were pressed, they would secede. The Macabebes Order has its headquarters across the boundary line. If the matter is pushed to an extremity Dr. Hunter has the power, under the act to give the provincial lodges incorpora-

**Is Necessary.**

"We admit that the rates have to be raised to keep the society solvent, and we accept the compromise," was the statement made by one of the deputation. It was felt that Dr. Hunter has the interest of all the fraternal insurance bodies at heart, and was only anxious to see them soundly

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**FAIR AND WARMER.**

Meteorological Office, Toronto, June 23.--(8 p.m.)—S-flovers have occurred to-day in Alberta and Saskatchewan, but otherwise the weather in Canada has been fine and in most districts there has been little or no rain.

Minimum and maximum: Dawson, 44-74;  
Port Simpson, 44-54; Victoria, 44-60;  
Kamloops, 40-66; Calgary, 30-58; Qu'Appelle, 34-60; Winnipeg, 30-80; Pelly Sound, 40-76; Toronto, 45-78; Ottawa, 50-76; Montreal, 54-74; Quebec, 44-76; St. John, 50-72; Halifax, 52-74.

**Probabilities.**

Lower Lakes and Georgian Bay—Moderate to fresh, southerly.

moderate to fresh southerly and  
northwesterly winds; fair and a  
little warmer; a few local thunder-  
showers at night.  
Ottawa and Upper St. Lawrence—Fair  
and a little warmer.  
Lower St. Lawrence—Fair and a little  
warmer.  
Gulf—Fresh winds; mostly fair; local  
showers.  
Maritime—Fair and about the same tem-

**STEAMSHIP MOVEMENTS.**

June 23.	At.	From.
Aurania.....	New York	Liverpool
Patricia.....	New York	Hamburg
Boigelund.....	Queenstown	Philadelphia
Carpathia.....	Queenstown	New York
Ontarian.....	London	Montreal
Graf. Waldersee.....	Hamburg	New York
Cedric.....	Liverpool	New York

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**MARCONI AT LAST.**

Montreal, June 23.—Saturday next the Marconi station will be in operation at Fame Point, Gaspé, and ten days later a second at Heath Point.

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