



# The Chronicle

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### THE I. O. F.'S "BIG BLOW"

The executive of the Independent Order of Foresters have been indulging this week (doubtless at the expense of the members) in a "big blow." Columns of the leading daily papers throughout Canada have been filled (at advertising rates) with the accounts of a wonderful banquet which took place at Toronto on January 8. The advertising artist who was responsible for this production certainly earned his fees. He laid the paint on good and thick. Modestly conceding that there have been large and more imposing banquets, yet he says, "never was there a more sincere tribute of personal friendship and regard to a public man than was paid Thursday night at the Temple Building, to Elliot G. Stevenson, Supreme Chief Ranger of the Independent Order of Foresters." A breathless public is informed (at advertising rates) that "the great banquet hall presented a brilliant appearance. The platform was banked with palms and flowers; every table was gay with carnations, while under a flag-decked portrait of the revered Dr. Oronhyateka sat the Supreme Chief Ranger and other distinguished guests of the evening." Further on, we read, "there was an almost indescribable demonstration of enthusiasm when Mr. Stevenson rose. The entire multitude (*sic*) of over 450 men rose and cheered him to the echo. When order was finally restored he began a speech that will go down in the history of Forestry in Canada as one of the most remarkable ever delivered before a gathering of the kind."

This "most remarkable" speech is, in fact, a very good example of the perfervid style of after-dinner oratory, which is assiduously practised in the States—and ought to be kept there. It is "most remarkable" for its omissions. We find, for instance, no reference to the fact that after the increase in the assessment in 1908, the members were informed that this advance was all that would be required. And the Supreme Chief Ranger forgot to mention that for a very little more than the new rate now put in

force, a member of the I. O. F. can obtain a policy in an old-line company with cash loan and surrender, paid-up policy, extended insurance and automatic non-forfeiture privileges, which the I. O. F. does not pretend to give. Neither did he state that the return secured by the Order on its real estate holdings (including the magnificent Temple) was in both 1911 and 1912, something under one per cent. And he over-looked an explanation of the reasons why a railway and power company in Georgia and an electric railway in Michigan are such desirable investments as to justify placing over \$4,000,000 of the members' funds in them—more than 50 p.c. of the value represented in a schedule of bonds and stocks owned by the Order—*vide* the New York State report for 1912. Nor did Mr. Stevenson tickle the ears of the multitude by a reference to the slashing attack upon the Order's pretensions and methods made by three Insurance Commissioners in the States, no longer than a month ago. Apparently also, he did not mention the fact that the Order, when it saw the way in which things were going at the examination by the Commissioners, promptly pulled up stakes in the States in question and surrendered its licenses. Moreover, he seems not to have remembered at this speech-making that the three United States Commissioners have advised members in their States to go on paying the old rates and to insist at the maturity of their contracts on their settlement in full. And he did not quote the conclusion of the Commissioners in their memorandum—issued just about a month ago:—"The real need of this Society is a full and accurate knowledge of its condition from a frank and open statement by its executive officers of the mistakes of the past, of the requirements of existing law, and of the needs of the Society for the adequate fulfilment of its outstanding contracts and a willingness to take the steps which are made necessary by the existing conditions."

After all this "big blow" of the I. O. F. was a feeble blast.