Methods Upon Which the Order Are Conducted Are Explained to Royal Commission.

ne examination of Dr. Oronhyatekha, the chief of the Independent Orthe witness thru the various acts of incorporation and the establishment of the order in foreign countries. The powers of the witness and the patriot-

powers of the witness and the patriotism of the membership, as described, were features of the examination, which will be continued to-day at 10.30.

The supreme chief ranger faced the commission bright and early with a supplementary statement in regard to certain answers he had given on Saturday on the important subject of rates.

C. R., "to take in the importance of the

The witness then read a statement presenting the work of the old line companies and the fraternal societies in the United States, clearly defining the fact that a fraternal company can be conducted on a much lower premine and still have enoug into pay

Reasons why the fraternal orders should not be required to pay the gov-ernment standard rates exacted of old line companies Dr. Oronhyatekha de-

clared to be:
"(1) Because in the latest British ta-"(1) Because in the latest British ta-ble the rates are materially lower than the government standard rates, as shown by the following; giving the net annual government table necessary to be paid on a whole life policy of

20	57:58 Table (Hm and 4 p.c.)	11.25 11.25 12.41 13.61 14.41 15.61 15.61 16.61	The Fremiums in the Government Table are in excess of those in the Omega et el. (2007).
			Control of the Contro

With the I.O.F. this difference at the present time would amount to \$435.-071.16 annually, sufficient to lower very materially the premium rates required to meet its obligations—to pay nearly 25 per cent. of its insurance obliga-

pay 5 to 7 per cent. each year during the life of their policies as "renewal less deaths in the order during the charges" and pay dividends to their foregoing five years than was expectshareholders, while the Foresters never spend one penny on either of these accounts. The difference in the item of 'Management Expenses' in the two systems with the old line companies and the companies are companies an tems viz the old line co the Fraternal orders is very enormously in favor of the fraternal orders.

Compar	ative Figu	res.
	By the 4 Glants,	By the 51 Fraternal Orders
Policies written during 1901\$	331,647	
Amount written	,001,041	\$ 628,090
during 1901 Policies in force	775,982,289	786,041,771
at end of year Amount in force	174,885	8,286,067
at end of year 4 Expenses for the		4,922,423,521
Management ex- penses per po-	42,808,267	5,798,922
licy	24,58	1.87
penses per		

ing Canadian insurance company, as it 31st December, 1905:

"Table showing the progress of a fund formed by the contributions of

Name.	new rs or s	at of surance 1.		ince ce.	nce efits	nt of inage- fxpenses.
	No. of Member Policie Secured	Amour New In Secured		Total Insura in For	Total Insura or Ben	Amoun the Ma ment k
Leading company	29,091 6,026	\$28,861,750 13,014,146	1	\$248,801,000 106,322,909	\$2,191,413 1,791,784	\$ 529,872 1,086,785

ess money, and, therefore, would re-luire a much less premium rate. "In this connection, The Insurance Diserver, a leading old line insurance ournal, published in London, England, man article on "Fraternal Insurance," laid of the I. O. F.:

"Rightly or wrongly, the order rives no bonuses, and pays no surrenrives no bonuses, and pays no surrenler values; there are no commissions to be paid to agents, and no dividends to shareholders, and when due account is taken of these facts, we cannot see that the net premiums available for account and the net premiums available for account is to the manual available for this purpose, in old line companies."

"3. Because the gains due to medical selection are used by the old line companies to pay dividends and other expenses, while the fraternal orders use these gains to help pay the claims of the widows and orphans, thus di-

expenses, while the fraternal orders use these gains to help pay the claims of the widows and orphans, thus directly reducing the amount of premiums required to meet their obligations. As already pointed out to the commission, we can approximately estimate such gains by the table of rates formulated by Mr. Shepley asked if disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster would be the condition? Would the I. O. F. be able to re-in-sure in a solvent company with the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had to be disaster were to come in the form of the order being declared lilegal and it had formulated by Mr. Hunter, the regisof Friendly Societies of Ontario,

stricken out the effects of medical selection for seven instead of five years during which actuaries say the medical selection affects the mortality rates among the insured, the difference between the two tables of rates would have been greater than it appears in the following:

Table of Cost of Risks, In Hunter's In Blackadar's Table.

"Average of the difference between the foregoing tables of rates is about 6c., which would amount in the ag-gregate, in the I. O. F., to a consider-able sum. "4. Because the gains due to laps

"4. Because the gains due to lapses are used by the old line companies to help pay dividends and other expenses, while the fraternal orders use them to help pay their benefits. The I. O. F. used the profits on lapses for a time during 1902, during four months. A competent actuary computed for us what these were gard were found A competent actuary computed for us what these gains were and were found to be an average of about \$13,000 a month, or \$156,000 per year. This amount, if used to pay the insurance claims, would materially reduce the premium rates required in any order. The gains on lapses are used by the The gains on lapses are used by the old line companies to swell their dividends to their shareholders and other expenses, while the fraternal or-ders use them to help pay the claims

f the widows and orphans. The Giving of Rebates, "5. Because the old line companies give 'rebates' on their premiums, which, I am informed, is as large as he whole of the first year's premium The I. O. F. has never given a rebate of a penny or of any other sum, but of the executive council, unless those has always collected every cent of its are provided for by the supreme court.

impaired risks, nd. thereby increase their mortality rate, while the I. O.*F. accepts none but healthy lives. This policy is reflected in the following table, representing the expected and the actual mortality in the I. O. F.:

$\begin{array}{cccccccccccccccccccccccccccccccccccc$	ear. 901 902	72008 Expected Mortality. 72008 Gyeeniment Standard. (Hm.	1271 1284 1293 1293 1293 1394	State Difference in State Favor of the L.O.F.
	904	2352 2491	1606	818 746 804
			7241	3704 with 3704

"(8) Lastly, I present the experience bene of the I.O.F. with a quarter of a cen-207." of the I.O.F. with a quarter of a century of successful work. With one-half tury of successful work. The lower premium rates of 1881, after paying all expenses and all accrued benefits, we these figures would confirm his theory of the benefit of medical selection. He expenses and all accrued benefits, we these figures would confirm his theory of the benefit of medical selection. He expenses and all accrued benefits, we these figures would confirm his theory of the benefit of medica months, and in the twenty-fifth year of absolutely correct.

our history we added to the surplus. The chief went on to explain that

order the eighth million of foliars in bindings the similar million of the months. The bindings of eighth million of foliars in bindings of the bindings of eighth million of foliars in bindings of the bindings of eighth million of foliars in bindings of the bindings of eighth million of foliars in the bindings of eighth million of foliars in bindings of eighth million of foliars in bindings of eighth million of foliars in the bindings of eighth million of foliars in bindings of eight

\$29,000 to get \$14,000 worth of business, and the supreme chief, ranger thought that India was one of the best fields the order had yet reached, and it would demonstrate his judgment in very few

years.
Mr. Shepley then asked the witness why it had been decided to quit operations in Scandinavia.
"Because we wanted to keep within "It is needless to point out that 86,137 members, aged 35, each paying where there is such a difference in the management expenses in the two systems the business of the one can be ems the business of for a great deal nuccessfully carried on for a great deal nucleus for \$1000 of insurance, aged 30, each paying the paying the successfully for \$1000 of insurance, aged 30, each paying the nucleus for \$1000 of insurance, aged 30, each paying the nucleus for \$1000 of insurance, aged 30, each paying the paying the nucleus for \$1000 of insurance, and the paying the p

> Funds at End of Year After Paving Claims \$ 842,510 953,780 1,049,410 1,128,250 1,187,110 1,218,790 1,235,86) 1,213,00,0 1,153,630 1,055,320 455,112 998,460 1,625,997 2,218,171 2,922,992 3,701,459 4,658,699 5,892,936 6,973,805 8,149,211 \$100,510 197,790 279,410 342,250 -381,110 395,700 389,860 342,000 258,630 131,320 742 856 770 786 806 828 846 871 895 924 No funds. 8,741,736 954 912,260

> > tion.'

"I fancy not," was the answer.

Galt, Sept. 18 .- (Special.) -The assess men of the MacGregor Gourlay Co., a large iron foundry, has been fixed by Counsel went over the legislation and Mr. Blackadar, the actuary of the subject again at some length. The act the council at \$35,000 for ten years.

"and it was the executive's determina-

ASSESSMENT FIXED.

Counsel read a financial statement

of 1901 increased the realty holdings of the Foresters from \$20,000 to \$30,000, and made the provincial members sub-ject to the Dominion council. **Business and Pleasure** The minutes of the biennial meeting **Combined by Delegates** The minutes of the biennial meetings of the supreme court in Toronto in 1898, 'Frisco in 1992, and Atlantic City in 1905, were perused by Mr. Shepley. He came across a new branch, companion orders, which witness explained were the ladies' branch, and juvenile lodges, which is a social and educative organization for the children of Foresters. Forestres ideas are inculcated, and when the juvenile reaches a proper age, he slips into the regular subordinate lodge.

Mr. Shepley said that clause four was an extraordinary clause, and puts wide power into the hands of the supreme chief, but witness explained that he could do nothing without it going

of finance or general policy." He also appoints all the committees of the executive council, unless those of a penny or of any other sum, but has always collected every cent of its premiums.

"6. The I. O. F. does not pay suicide cases in full. During 1896 to 1905 the amount of insurance carried by the suicides was \$232,000. while we only paid \$47,667. The amount saved was left in our treasury, and would help to reduce the amount of premiums required. "T. The old line companies accept impaired risks, nd. thereby increase their mortality rate while the I. O.F.

of the executive council, unless those are provided for by the supreme court, and has power to summon high court was summon high court was summon to insurance carried by the suicides was \$232,000. while we only paid \$47,667. The amount saved was left in our treasury, and would help to reduce the amount of premiums required. "Can the executive go contrary to the declared policy of the supreme court, and has power to summon high court was of the business of the Grand Patriarchs Militant was concluded in the afternoon, and the election of the officers of the Sovereign Grand Lodge was also completed. At Camp Wright, the drill completed. At large meeting was the presenting of chevalier decorations. At night a large meeting was held in Massey Hall, when the merits of the supreme court."

"They follow that mainly, but have of a splendid concert program.

Mr. Shepley: You have power to set-tle all questions?
"That refers only to matters of legal nature. I could not decide a question

court?"

They follow that mainly, but have as initiative power."

To Be World Wide.

The examination was continued at the afternoon session.

Mr. Shepley allowed the witness to put in as an exhibit certain minutes of the supreme court of 1902.

The earlier field of operation of the Foresters was in Canada and United States, but it was the intention of the supreme body to cover the world. In 1891 the order was extended to the United Kingdom. The modus operand was by first establishing a subordinate court in London, Eng. There was a slow but steady progress. In 1897 the High Court of Midland was organized. In that year the chief went to England and took over five organization officials, including George F. Marter. At this time a staff of sixteen were engaged in pushing the organization in Massey Hall, when the merits of the order were extolled during the course of a splendid concert program.

The only regrettable feature of the convention to date was the discovery at the exhibition grounds and gotten away with about \$90 cash and some watches and jewelry, the property of several of the men sleeping there.

To-Day's Parade.

To-day will witness the big parade, and while the line-up will not total the immense number at first hoped for, still thousands of Oddfellows in regaliand and took over five organization officials, including George F. Marter. At this time a staff of sixteen were engaged in pushing the organization in Mr. Shepley read the following statement of the work in Great Britain and J. Ireland:

"Up to 1905 the mortuary fund receipts were \$964,619, sick and benefit receipts, \$5109; general receipts \$98,867. The disbursements were: the first including the chiramed Patriarch and officers.

The parade will be in six divisions, the first including the chiramed Patriarch subordinate lodges, degree staffs, triple-link clubs and other mentoclers; the fifth division, the Ontatio subordinate encampments escorting the Grand Patriarch and officers.

The route of the parade will be Colbenefit \$1901; general expenses, \$371.- Grand Patriarch and officers. The route of the parade will be Col-lege-street, from Bathurst to Spadina

the matters that were considered being ese cross, the sign of the order of phers and engineers.

The ground chosen for the manoeuvres was the big stretch of sward south of the transportation building. The

the has three assistants and has charge and control of the head office, with a staff of 125 employes. He makes all the appointments. He also appoints the five or six inspectors-general, who examine the work of the organizers, the assistant general manager in Port Huron and London, England, and local managers, Melbourne and Belfast, as well as other important officers.

We're here, b'gosh!

One very lively bunch invaded The threes, a formation much favored by the Patriarchs Militants. Canton Neva of the Patriarchs Militants.

were conducted by Col. W. S. Johnston, to the church, the state and the home.

licking chorus that Michigan was

In the silent watches of Monday night, Nolan of Nashville Elected De.

puty Grand Sire—Ceremonies and Thefts at Camp Wright—
Route of To-day's Parade.

Yonge-street last night presented an animated appearance of galety aniglow that was reminiscent of the best of ye olde carnival times. The electric illuminations provided an avenue of light, and the fluttering of flags and bunting, the sidewalks crowded with rease parad of the Elithers.

In the silent watches of Monday night, while cantons from Indiana and Erie, Pa., slumbered in the woman's building, some person or persons unknown made stealthy entry and equally carriages of the fall months.

A resolution was adopted expressing the thanks of the military council to the Oddfellows and citizens of Toronto, and the proprietors of the King Edward Hotel for the many courtesies and hospitality extended to the body.

At Camp Wright.

The dress parade of Patriarchs Militant was the open air attraction feature at Camp Wright in the afternoon. The ground chosen for the manoeuvers was the big stretch of sward south of the transportation building. The break hards of the silent watches of Monday night, while cantons from Indiana and Erie, who less that was then worman's building, some person or persons unknown made stealthy entry and equally carriage some person or persons unknown made stealthy entry and equally carriages. Pa., slumbered in the woman's building, some person or persons unknown made stealthy entry and equally carriages some person or persons unknown made stealthy entry and equally carriages some person or persons unknown made stealthy entry and equally carriages was each to extend of the watches of Monday night, while cantons trom Indiana and Erie, who lost sumbers who suffered by the depredation that their watches or money had gone. Blame is attached to a young gawoke yesterday morning to a realization that their watches or money had in the full purpose of extending fraternal greetings. A number of sleeping Oddfellows awoke yesterday morning to a realization that their watches or money had in the

Powers of S. C. R.

Mr. Shepley went into the character of the office and powers held by the witness. He is ex-officto president and general manager of the order. This wording is used for the sake of people illying in foreign parts and not knowing in the order. He has uniffered power in appointing assistants.

"For some years I was practically the supreme court," he said, but this had changed.

He has three assistants and has charge and control of the head office, with a staff of 125 employes. He makes all the appointments. He also appoints.

Of light, and the fluttering of flags and bunting of flags and bunting, the sidewalks crowded with of the military of the transportation building. The brass band of the Pittsburg Canton dispensed strains of music before the parade began, and as it glided into "Dixie" the wave of enthusiasm which the old song invariably sets in motion caused a burst of hand-clapping.

City of Straits Canton, No. 38, of Detroit, headed by a large silken Stars and Stripes, and the red and white ensign, its own insignia, appeared in view shortly after 2.30 p.m., marching in threes. a formation much favored by the Patriarchs Militants, Canton Cuyatile.

One very lively bunch invaded The World editorial rooms. They represented the appointments. He also appoints the sidewalks crowded with the military of the transportation building. The brass band of the Pittsburg Canton dispensed strains of music before the parade began, and as it glided into "Dixie" the wave of enthusiasm which the old song invariably sets in motion caused a burst of hand-clapping.

City of Straits Canton, No. 33, of Detroit, headed by a large silken Stars and Stripes, and the red and white ensign, its own insignia, appeared in view shortly after 2.30 p.m., marching in three sand Stripes, and the red and white ensign, its own insignia, appeared in view shortly after 2.30 p.m., marching in three sand Stripes, and the red and white ensign, its own insignia, appeared in view shortly after 2.30 p.m., marching in three processing th

baiging.

"We're here, b'gosh!

We're late d'into two long lines. At the concurse flashed in the word of command swords flashed to the salute and were returned to the wind assisting the musting parameter of homes for h

tains Burton and Taylor, Toronto.

Conferring of Decorations.

The interesting ceremony of conferring the decoration of chivalry took place in the process building later in the afternoon. A platform had been improvised and screens erected, giving a stage effect to the proceedings, which a stage effect to the proceedings, which a stage effect to the proceedings, which a stage effect to the proceedings. Which is the church, the state and the home.

In Massey Hall.

The reunion of the past grand represented with beautiful bouquets.

At the conclusion the audience, which was largely composed of our American visitors, joined most lustily in the British National Anthem.

IN Massey Hall.

At the conclusion the audience, which was largely composed of our American visitors, joined most lustily in the British National Anthem.

IN INTERESTS OF LABOR.

Ottawa, Sept. 18.—(Special.)—W. Levis to the church, the state and the home.

to lag. A number paraded the grounds alms ever given in the world would ringing dinner bells and announcing in never cure poverty. The object of the be as rich as his neighbor, but ever, man should have a chance to live an to use the talents God had given work was drawing men together

and promoting religion. Hon. Hill Montague of Virginia, grane representative, spoke on "Oddfellov and Its Relation to the Family." and Its Relation to the Family." He hoped this grand gathering would further the cordial relations at present existing between the British governmen and the United States. Women appreciated the good of the lodgeroom to the home. There were 300,000 of then who had taken the Rebekah degree "We are making the homes of our members brighter and happier. In trouble our bounden duty is to visit the sick, relieve distress, bury the deat and help the orphan. We are teach and help the orphan. We are teaching men and women to live nearer to the image of their Creator, and thus Oddfellowship is brought into most intimate relationship with our homes. As we make our homes pure so nake our states, our nations and our governments pure."

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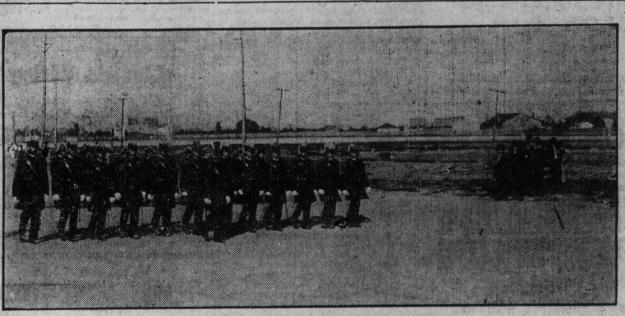
INTER

Prizes

Mr. Montague touched on the grand work the order had done for brethrer in disasters such as the Johnstown flood, Memphis yellow fever, Chicage fire, San Francisco and elsewhere. From Galveston half the money contributed had been sent back. Perhaps a quar-ter of a million dollars was provided for brethren and their families whe were San Francisco sufferers. Touching upon President Roosevelt's remark, the the Canadian government's offer be delined, as the American nation could look after its own misfortune, Mr. Montague said as far as Oddfellows were concerned they knew no boundary line. It was their duty to send relief, and they would do it. He dwelt on the number of homes for widows, aged members and orphans which have been established in thirty-five years. Friend ship, love and truth made Oddfellow ship the greatest fraternity on earth moulding characters of men and women so that character shall be the standard

The musical program was of the high-est merit and was contributed by Mrs. Ida McLean Dilworth, Miss Helen Kir-by Ferguson, Mrs. Mabel Bastedo Mills, Arthur Blight, Frank Bemrose and Arthur Blakeley. The ladies were pre-sented with beautiful bouquets. At the conclusion the audience, which

Ottawa, Sept. 18 .- (Special.) -W. L.



DETROIT CANTON-WHO WILL BE SEEN IN TO-DAY'S PARADE.

department commander of Ontario and | Chairman Hon. John B. Goodwin of MacKenzle King, deputy minister of

counsel read a financial statement showing the situation of the order in Scandinavia. He asked witness if the efforts in those countries had not been disastrous. Witness did not think so, for in 1895 business began to pick up and show results. As an actual fact, sponous was expended to get \$20,000 receipts.

In India the order did better. It cost \$29,000 to get \$14,000 worth of business, and the supreme chief, ranger thought.

The general military council held its and the supreme chief, ranger thought.

The general military council held its and the supreme chief, ranger thought.

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The general military council held its and the supreme chief, ranger thought.

The general military council held its and the supreme chief, ranger thought. Order and the Church. afternoon, and altho a number of questions were discussed, looking to the improvement and advantage of the organization, no special legislation was enberant Detroiters didn't allow things

mind at read. It was
related to religion embodying the idea
of the fatherhod of God and the brotherhood of man. Charity was but the
zation, no special legislation was enberant Detroiters didn't allow things
minor work of Oddfellowship. All the





WASHINGTON CANTON IN COMPETITION AT CAMP WRIGHT.

sustained 1 were cautic lies adverti were finally Dyspepsia prised and in many case ing about 50 made a competance the nate reported. received w few at the ers we rece etters that a fresh list imonials a one twice. Wis .: Stuart doing me r sults that I to my friend same benefit From Jaco New Jersey: Dyspepsia T sults. I had and had take but the Tab hold and I is and lime but mend to ever with his stor From Mrs Minn.: I ha good effects pepsia Table last box to a

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