

Higher Rates Needed.

The advisability of increasing insurance rates was the most important subject before the Canadian Fraternal Association at the annual meeting, held in the Confederation Life building, Toronto, last week. Several orders have already raised their schedule, and it is probably only a question of time when the others will follow suit, although there is a strong element opposed to the change.

Dr. J. M. Cotton, of Toronto, president, in his annual address, said: "I am an advocate of a uniform system of minimum rates of assessment, to be adopted by all societies on a table sufficiently high to meet the necessities."

This can be attained in two ways: 1. By a voluntary agreement among ourselves. 2. By compulsory legislation on the part of the government. We admit practically that the tables of rates under which the majority of us are doing business are insufficient, and that our plans are wrong, that we are misleading our membership when we tell them by inference, if not in words, that they are to receive whole life protection. We do not want any more societies started on a wrong system, but we want to go on and get in new members on our old tables, which we admit are faulty. It is a difficult matter to change plans and systems which have been working for thirty years, but made right. We can then appeal to the public with clean hands. Are we not placing ourselves in a very ridiculous light when many of us, with rates far below necessity, with an accumulation of impaired risks on our hands, which will necessarily have to be accounted for during the next 20 years, continue doing wrong, and say that we cannot now do otherwise?

Subsequently, there was a vigorous discussion on the subject. While Dr. Mallory, past president, and others supported Dr. Cotton's remarks, a number of the speakers contended that different conditions existed in different societies, and what was necessary in one was not necessary in another.

The consensus of opinion seemed

to be, however, that there was need for uniformity, and that an increase in the rates was advisable, and it was finally decided that an endeavor be made to obtain from the various fraternal societies in Canada a statement as to their experiences, upon which a mortality table suitable for all might be founded.

J. Howard Hunter, Ontario inspector of insurance, strongly urged that a higher rate was needed to keep within the safety mark, and was kept busy answering questions put by members.

Styles in Footwear.

Oxfords are certainly going to be very popular this summer, says The Canadian Shoe and Leather Journal. They will be for the most part in canvas-lined, although a good many dull leathers are also seen. A few tan oxfords are being shown but very few. Canvas and grass-shod footwear in all colors, ranging from white to chocolate brown, will be in good demand, and will to a very large extent supersede tan lines. One very handsome outing shoe is made with tan trimmings on white duck. The back stay and a wing tip are of tan. Another attractive shoe is of white duck with trimmings of patent leather. The colonial shoe, which made its appearance last year, is again in evidence, and comes in two styles—one for the house with a thin sole, and the other for street wear, with a well sole. It will be remembered that this is a low shoe with a buckle. There is, of course, a wide range in buckles, both in style and shape, solid gold and sterling silver appearing on the list. Gilt, cut steel, rhinestone, etc. are used for ornamental purposes.

The Wool Trade.

Toronto Globe.—The stocks of Canada fleece wool have been greatly reduced the past few months by American buyers, who went through the province and picked up lots which had been held for a long time, and now the

amount of wool available for export is comparatively light. The low prices of wool which have prevailed the past two years as a result of the high duty imposed by the American government may make some difference in the production this year. The farmers may not have been disposed to go so largely into sheep-raising when the prices of wool are low, especially when cattle raising now offers opportunities for good profits. The London wool sales, which opened this week, showed a good advance in the price of fine wools, and that may have some effect on the coarser grades in time. The production of fine wools has been falling off for some time, and the trade may be compelled to use more coarser grades to make up for the deficit. If the weather continues favorable the new clip should begin to come on the market here in about three weeks.

Pork Packing in Canada.

Cincinnati Price Current.

Prior to two years ago pork packing operations in Canada had steadily increased for a number of years. During the past two years there has been a decline in this industry in the Dominion.

Official returns of the number of hogs reported on for July 1 are published yearly by the province of Ontario, which furnishes the larger proportion of supplies. The following are yearly comparisons for Ontario:

Over 1 year.	Under 1 year.	Total.
1901	220,296	391,626
1902	227,254	391,254
1903	244,185	394,887
1904	255,479	398,884
1905	262,439	398,884
1906	262,439	398,884
1907	262,439	398,884
1908	262,439	398,884
1909	262,439	398,884
1910	262,439	398,884

The number of hogs sold or slaughtered in Ontario for years ending June 30 are officially stated as follows: 1907, 1,250,067; 1908, 1,292,670; 1909, 1,275,465; 1910, 2,056,049. Information obtained by the Cincinnati Price Current indicates the fol-

lowing as the number of hogs packed in Canada for the eight years ending June 30, 1910: 1901, 1,250,067; 1902, 1,292,670; 1903, 1,275,465; 1904, 2,056,049; 1905, 2,056,049; 1906, 2,056,049; 1907, 2,056,049; 1908, 2,056,049; 1909, 2,056,049; 1910, 2,056,049.

Year.	Summer.	Winter.	Yearly.
1901	1,250,067	1,292,670	2,542,737
1902	1,250,067	1,292,670	2,542,737
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1904	1,250,067	1,292,670	2,542,737
1905	1,250,067	1,292,670	2,542,737
1906	1,250,067	1,292,670	2,542,737
1907	1,250,067	1,292,670	2,542,737
1908	1,250,067	1,292,670	2,542,737
1909	1,250,067	1,292,670	2,542,737
1910	1,250,067	1,292,670	2,542,737

Railway Fire Guards.

In parliament at Ottawa, Wednesday, member for Western Assiniboia moved for the insertion of a motion requiring railway companies in the Territories to construct fire guards on their lines, such guards to be placed eight feet wide, 20 feet high, and to be made of iron or steel, and to be placed on either side of the track between the guard rails and the track to be burned off every year on July 31. The amendment would impose a penalty of \$1,000 per day for failure to comply with the provisions, and a sub-clause relieved the railway companies from cost or damage for obstructions on private property to make such guards.

At the request of the premier, who expressed sympathy with the proposal, the amendment was withdrawn. It would be carefully gone through by the railway committee.

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