

# REMARKABLE STORY OF PROGRESS OF INDEPENDENT ORDER OF FORESTERS TOLD BY SUPREME CHIEF RANGER

Great Fraternal Order Has Been Placed on Satisfactory Basis of Solvency—Notable Tributes to Mr. Stevenson's Administration at Banquet Attended by Hundreds of Prominent Business and Professional Men.

Toronto, Jan. 9.—As a token of sincere regard for his work in the fraternal world, for his guidance of an immense organization, the Independent Order of Foresters, through the slough of despair, placing it on a satisfactory basis of solvency, and making that order one of the biggest of its kind in the world, the leaders of Ontario's business, commercial, political, social and religious life met at the Temple Building Thursday night to do honor and tender a complimentary banquet to the Hon. Elliott G. Stevenson, supreme chief ranger of the Independent Order of Foresters.

Prominent public men also came from Western Canada and the Pacific States to take part in the celebration, as well as large delegations from the Middle Western States and states south of the great lakes, and each vied with the other in the expression of loyalty and affection for their chief.

Four hundred and fifty men in all were assembled in the large banquet hall, the decorations of which were superb. Over the head table, at the back of his successor, was hung a life-size painting of the late venerable Dr. Oronhyetka, who passed to his reward just seven years ago, which was adorned with Union Jacks and the Stars and Stripes.

The tables were tastefully decorated with clusters of red carnations and pink roses. An orchestra, which rendered musical selections during the banquet, was hidden by a huge bank of exotic plants.

Those present at the head tables were:

**Some Who Attended.**  
Major Beattie, M. P. (London), W. J. Douglas, P. W. Ellis, P. W. Harcourt, K.C., Hon. W. H. Hoyle, R. S. Gourlay, W. F. Maclean, M. P., ex-Mayor Oliver, John A. Paterson, K.C., Bishop W. D. Reavey, George F. Schofield (president of the Standard Bank), Rev. Byron Stauffer, Lieut.-Col. Curry, M. P., John R. Robinson, Sir John Willison, Thomas Woodvatt (Brampton), Col. M. McWhinney, Alfred Miller, London; A. L. Malone, Hon. Robert Jaffray, Claude Macdonell, M. P.; J. P. MacKay, W. K. McNaught, M. P., W. J. Vale, Victor Morin, L.L.D. (Montreal), George E. Scroggie, M. P., F. Pardee, M. P. (Sarnia), Col. N. F. Paterson, K.C., P. W. O'Flynn, Frank Glass, M. P., J. E. Atkinson, W. P. Gundy, Dr. James L. Hughes, J. Castelli, Hon. Kins, A. F. Jones, J. A. Medland, E. T. Essery, K.C. (London), George H. Smith, N. W. Rowell, K.C., M. P., P. Wm. Banks, Samuel Barker, M. P. (Hamilton), Col. Sam. Sharpe, M. P. (Uxbridge), R. J. Ball, M. P. (Hanover), Dr. G. H. Elliott, Mayor Cowan (Barrie), C. H. Merryfield (London), Alex. Coulter (keeper of seals, Knights of Pythias), W. F. Chapman, B.A., Mayor of Port Hope; Dr. J. A. Macdonald; Senator Kerr; Controller McCarthy, Controller Simpson; John Macdonald, Municipal Improvement League; F. J. Dargatzis, Supreme Secretary; R. F. Thompson, Supreme Treasurer; J. D. Clark, Dayton; W. H. Hunter, Supreme Counselor; Dr. T. Millman, Supreme Physician; Dr. Hughes, High Chief Ranger, Winnipeg; Dr. G. M. Schaubel, High Chief Ranger, Montreal; Henry Rochon, Montreal; W. H. Moorhouse, High Chief Ranger, Sault Ste. Marie, Ont.; J. S. R. McCann, Kingston; E. E. Snider, High Chief Ranger, Port Hope; N. G. Brown, High Chief Ranger, Stratford, Ont.; M. L. Higgins, High Chief Ranger, New York; H. Chapman, High Chief Ranger, western New York; Hugh Thompson, High Chief Ranger, eastern New York; W. T. Bligham, Dr. Clawson, High Physician, New Jersey; C. W. Mingle, High Chief Ranger, eastern Pennsylvania; W. C. Teverley, High Chief Ranger, western Pennsylvania; C. Day Clark, Assistant Supreme Physician; Rev. A. Macmillan; C. A. Stone; R. Martin; George A. Mitchell; Controller T. I. Church; E. J. Hearn, K.C.; R. J. Nidrie, M.D.; George L. Stewart; Hon. Thomas Crawford.

**Rescuing the Order.**  
At the conclusion of the feast, toastmaster E. W. J. Owens, M.P.P., rose and proposed the health of King George V. and President Woodrow Wilson, which was responded to by the singing of the National Anthem and "My Country 'Tis of Thee."

Mr. Owens, amid cheers, declared that the celebration was a tribute to which any man might be proud of. "Mr. Stevenson has had many trials, but fortunately he has been able to guide the order through trials and tribulations, and place it on a basis of complete solvency," said he. "May we continue to have this distinguished leader as our guide, philosopher and friend. The I. O. F. has done utmost good for the poor widows and orphans, therefore we should make some extra effort to make the order even stronger numerically." (Applause.)

He then called upon Mr. R. J. Nidrie, M.D., to read and present an address expressing the order's appreciation of Mr. Stevenson's fidelity to its interests and progress. It reads as follows:

**Address to Mr. Stevenson.**  
"To the Honorable Elliott G. Stevenson, Supreme Chief Ranger, Independent Order of Foresters:  
"Brother Stevenson,—It is fitting at this time that we, representing as we do tonight many of the High Court jurisdictions in the Independent Order of Foresters, should tender you our best wishes for the coming year, which we hope will be for you and your colleagues as pleasantly peaceful as the year 1913 was honorably strenuous."

"The older among us can remember the nursing years of this now powerful and stable order and the hand-to-mouth existence of a slender band of earnest men. We can also remember the steps by which the order gradually increased in numbers and in influence until it emerged into the second stage of legal recognition by the governments in whose territory we had established our courts. With recognition of the fraternal system came responsibilities to make fraternal insurance safe and sound for the dependents of the members. It has fallen to your lot to bear these responsibilities for us and we thank you for your six years' labor as supreme chief ranger.

"At the outset of your administration you were confronted with many and serious problems. These you have successfully solved. That success was due to the confidence of the members and of the public in your leadership. "Of a continuance of this support we can confidently assure you. For, proud as we have been of the early struggles of the order, proud as we have been to see it rear its temple in the Queen City of Ontario, proud as we have been to see our chiefs recognized by statesmen and governments as men of public eminence, we are tonight prouder still of the work that has enabled us to fulfill that first, last and basic obligation of an insurance fraternity, the obligation of sound finance.

"Signed on behalf of the committee, "R. J. Owens, K.C., M.L.A., "Chairman." **Ovation to Mr. Stevenson; Strong Admiration in Reply.**

Seldom is the subject of a demonstration given such an ovation as Mr. Stevenson received as he rose to respond. Vociferous cheering lasted several minutes and ended with musical honors.

Mr. Stevenson said in part: "I thank you very sincerely for your kind and generous words, and I assure you that I do not feel that the many and continued evidences of your confidence and the loyalty and support of the active men of your society the important work you have referred to in your address as accomplished would not have been possible of accomplishment.

As earnestly as I have striven to serve our society and its membership—services rendered at considerable sacrifice of health and strength—I realize how futile would have been the efforts made to place our society in the proud position it occupies today as one of the very few fraternal societies on an actuarially sound basis without the sympathetic support and encouragement of a greater portion of our membership.

It is nearly seven years since the late lamented Oronhyetka was called to his reward, and almost the moment that he answered the summons of the grim reaper came the report of the Royal Commission making radical recommendations with reference to the action to be taken by our society to safeguard the interests of our membership and the public by placing our society in a position where it could be hoped to carry out its promise to its membership and their beneficiaries.

Accompanying the report of the Royal Commission was a proposed bill which it was recommended should be enacted as law. The provisions of this bill so far as it affected our society, were withdrawn upon a pledge made by the executive officers of the society and a deputation that waited upon the Minister of Finance composed of leading members of the order, gathered from every province within the dominion, that we would at the earliest date possible do what ever might be found to be necessary to place our society on a sound basis.

Responsibilities were not then realized devolved upon those of us who had to take up the burden of meeting the requirements of the government and discharging our duty to our membership and the public. "I say, to the public, as well as the membership, for the reason that the solicitation of the public to continue their confidence in our society and manifest it by adding to its increasing its membership involved an obligation upon our part to see that those who should thus be influenced to entrust the protection of their families to our society should not be disappointed finding in the end that their contributions had been absorbed in meeting obligations to those who had long before become members, but who had from the beginning inadequately for the benefits promised them."

**Contributions Were Inadequate.**  
It has been a source not only of regret but of sincere sorrow that in working out the result that has been accomplished, bitter disappointment has been brought to many of our members, who were unaware that their contributions had been inadequate.

Many have been found who appear to have been unable or unwilling to recognize that what had been done in the way of imposing additional burdens upon them was necessary. Apparently, they have only been able to see that we had a large and increasing accumulation of assets, and they closed their minds to the consideration of the extent of the society's obligations and how they were to be provided for.

When carefully considered the situation was a simple one. As at Dec. 31, 1912, we had in hand twenty million dollars of accumulated funds and two hundred and forty million dollars of obligations that all had to be provided for within the lives of our 240,000 members. To

meet these obligations we had this \$20,000,000 in hand. We could count on the interest to be earned on this sum to pay the premiums that would be paid by our members. These items constituted everything that would be available to meet our \$240,000,000 of obligations, and when we took stock in an intelligent and scientific manner, we found that instead of having \$20,000,000 in hand, we should have had \$45,000,000, and that with this sum and the interest to be earned upon it, before and after we took stock in an intelligent and scientific manner, we could just meet our obligations as they matured, according to our society's mortality and disability experience.

It was further found that all of the deficiency existing in our assets, as compared with our liabilities, was created by the inadequate contributions of members that joined our society before 1899, and that those who joined after 1899 were paying in full for the benefits promised them and their beneficiaries.

The difference in the situation of members who joined before and after Jan. 1, 1899, resulted from the fact that, as the result of legislation by our Supreme Court in 1898, a new table of rates, largely increasing those in force prior to that time, came into force, but this table of rates was, unfortunately, only made to apply to those who joined after 1899.

Having made a pledge to the Government to take steps to make provision that would enable the society to meet its obligations to its members we set about to do this by employing competent actuarial assistance and establishing a higher premium table that would enable us to ascertain the exact mortality and disability experience of our society.

**A Deficiency of \$25,000,000.**  
When this was completed it was, as indicated, found that there existed a deficiency in our assets as compared with our liabilities of \$25,000,000—a deficiency that had to be provided for by our members. It was to be permitted to drift into slow liquidation and in the end disappoint thousands of our members and their beneficiaries.

After the actuarial results referred to had been ascertained we spent weeks and anxious days and weeks and months in endeavoring to work out a plan that would make the burden that had to be imposed upon those whose inadequate payments had created this condition a lighter one possible, with the result that all who had part in deciding in the plan that was best to be adopted agreed that the plan we have adopted was best in the interests of our members, having in mind the necessity of once and for all time placing our society upon a sound basis.

The situation that I have outlined ought not to have been a surprise either to our members or to the public. Our society for upwards of fifteen years has been conducting its business in Great Britain, and under the laws of Great Britain every insurance company and society is required to file quarterly with the board of trade a valuation of its liabilities.

December 31, 1907, was a date when such a valuation had to be filed, and when this valuation was filed it showed that there existed as of that date a deficiency in our assets as compared with our liabilities of \$55,000,000.

**Assessment Rates Inadequate.**  
Complaint has been made that in the plan adopted we discriminated against the old members and that in fact the deficiency referred to that it was necessary to provide for should have been covered by assessments instead of being levied against that portion of the society whose inadequate payments had created the deficiency.

In this connection the fact must be borne in mind that the society in 1898 when it adopted its new and increased table of rates and assessments consisted entirely of what are now commonly spoken of as the old members.

It was recognized that the rates of assessments in force up to that time were inadequate, else there would have been no need of putting into force a table of assessments increasing such rates of assessments. The representatives of the then membership thus recognizing the inadequacy of the rates then in force made provision that only those who made thereafter join should pay the inadequate rates then adopted, and that those who up to that time, numbering more than 100,000, who then constituted the society, should continue to pay the inadequate rates before then in force.

**A Fraternal Fund.**  
In view of this it seemed inequitable that those who thereafter joined in paying the increased rates of assessment and adequate rates of assessment should be later burdened in making provision in the payments made by those who had joined before 1899. It was nevertheless recognized that there was an increased burden imposed upon the survivors of the members who joined before 1899 in that the deficiency existing was created in part by the inadequate contribution of those who had deceased, and whose beneficiaries had received full payment of their benefits provided in our legislation recently adopted that \$1,000,000 should be transferred from the accumulations of the members made by the members who joined after Jan. 1, 1899, and that for all time in the future there should go into a fraternal fund to relieve against the assessments levied against the so-called old members upon the accumulated funds of the post-1898 members, as well as upon the accumulated funds of the pre-99 members.

Of the existing accumulation of \$20,000,000, \$6,000,000 belonged to the members that joined before 1899, and \$14,000,000 belonged to those who joined since 1899, and inasmuch as we are earning a fraction over 5 per cent on the investment of our accumulated funds, 1 per cent upon the \$14,000,000 belonging to the post-1898 members, amounting to \$148,000 per annum, goes to the fraternal fund referred to for the relief of the so-called old members.

Mr. Stevenson rejoined in the presence at the banquet of so many prominent citizens, whom he gladly

addressed on the merits of the order. He continued:  
**Powerful Agency for Doing Good.**  
Our society is considered, and is, a great society and a powerful agency for doing good to mankind, but in membership and the extent of its obligations it is insignificant as compared with the aggregate membership and obligations of fraternal insurance societies generally.

Statistics show that at December 31, 1912, there were twenty fraternal insurance societies conducting business within the Dominion of Canada, and 397 within the United States. The former had a membership of 809,000, the latter a membership of 9,963,000, a combined membership of 10,772,000; that the former, the Canadian societies, had insurance in force of \$96,604,900, and the American societies \$9,472,232,000, a total of insurance in force of \$10,068,836,900, and that the combined assets of the Canadian societies amounted to \$35,011,000, and the combined assets of the societies within the United States to \$163,633,000.

It will thus be seen that as against obligations that will have to be provided for during the lives of the present membership aggregating \$10,068,836,900, there are insurance assets amounting to \$198,000,000, or less than two per cent of the aggregate of the obligations outstanding, and while the membership of the Independent Order of Foresters represented only two and a half per cent of the entire membership its accumulated funds amounted to ten per cent of the entire accumulated funds and then was \$25,000,000 short of what was necessary to provide for its obligations.

When it is considered that this membership of 10,000,000 has undertaken to provide protection through this \$10,068,836,900 of insurance in force for practically fifty million women and children, and that this fifty million women and children will sooner or later be largely dependent upon this protection for their future necessities or comforts, and that inadequate provision exists for maturing this protection, the situation really becomes appalling.

**Put Them on Sound Basis.**  
I must be understood as attempting to minimize the importance of fraternal insurance societies, for I recognize that they are among the greatest agencies available for improving of wage-earners throughout this and other countries. I do, however, desire to impress upon everyone possible the importance of having these societies placed upon a sound basis so that they may continue the splendid work they have been doing, for notwithstanding the imperfections that have existed in their plans, the fact is that they have up to date distributed to the widows and orphans—beneficiaries of members of these societies—a total exceeding \$2,156,000,000, a sum largely in excess of the combined public debt of the Dominion of Canada and the United States, and the Independent Order of Foresters has done its share in this beneficent work—it has to Dec. 31, 1912, disbursed in benefits \$41,900,320.49.

It will have served my purpose if what I have said shall enlist the interest of some of those who may be influential in bringing about the needed reforms in connection with the financial status of these societies.

**Now on Sound Basis.**  
So far as the fixing of the financial status of our society is concerned, our work is finished. We have a society one hundred per cent sound, able to meet all legitimate calls upon it with respect to its obligations, present and future.

We must for the future look forward not backward, and with united effort endeavor to make it even more useful than it has been in the past. I assure you that our society will have my earnest endeavor to advance and protect the interests of its members wherever resident, and I pledge myself in the administration of its affairs to recognize no lines of division as between those who revere the Union Jack and men who revere the Stars and Stripes, but one common brotherhood united in one great international society.

**High Praise for Order and Mr. Stevenson's Work.**  
Sir John Willison, who proposed the toast to the Parliament of Canada, at first referred to the work of the honored guests. "I have never yet met a man whom I have greater regard for than Mr. E. G. Stevenson," said he. "His achievements are beyond compare." To have placed this order beyond criticism on a satisfactory financial basis is an accomplishment worth while." (Cheers.)

He lauded the work of Parliament, "which, after all, labors in the interests of the people." Mr. P. F. Pardee, M. P., was also received with vociferous cheers. "I am proud to be here and be permitted to speak to members of one of the best fraternal societies in the world," said he. "I have the greatest respect for Mr. E. G. Stevenson, whom I have known for many years. He is a man you should honor, because he has done so much for you. The I. O. F. will never have a man more able to look after the work of the order and make it a greater success than it has been since he accepted the position of supreme chief ranger."

He declared that social reform is attracting the attention of parliaments, but old-age pensions, etc., are only on the horizon. "But your order," said he, "is accomplishing all these reforms without the brass band accompaniment—without fuss and feathers."

"It is doing a work that is human; it is good in the very best sense. With the stroke of a pen you take the wolf from the door and are, therefore, in a position to say to the parliaments of Canada, 'Go thou and do likewise,' and accomplish what you set out to do." (Laughter.)

He made an eloquent plea for great interest in the accomplishments of those who sit in Canadian parliaments.

Mr. Claude Macdonell, M. P., who sponsored the I. O. F. bill, which passed Parliament last session, also spoke on the merits of the order.

**Mr. Rowell's Tribute.**  
Mr. N. W. Rowell, leader of the Ontario Opposition, responded to the toast to the Legislature. As he rose he was greeted with loud cheers and the waving of handkerchiefs. "I am here to pay tribute to the I. O. F.," said he. "I am a man for whom I have a great deal of regard. Though born in Middlesex County, he had attained a

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Ladies' High-Grade Satin Pumps and Strap Slippers, made in variety of colors; broken sizes ..... \$1.49

Ladies' 3-Strap Patent Slippers, flat bows, turn soles ..... \$1.69

Ladies' Patent Princess Slippers, 6 buttons, Cuban heels ..... \$2.09

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Ladies' Patent Pumps, hand-turn soles, flat bows ..... \$1.98

Ladies' Kid Pumps, gilt buckle, covered heels; extra special ..... \$1.18

All varieties in Ladies' Felt and Velvet Juliets. On sale at ..... 98¢

English "Kozy" Slippers and German Felt Carpet Slippers for ladies. On sale at ..... 68¢

Felt Slippers, with felt soles. Clearing at ..... 19¢

Turkish Boudoir Slippers, beaded toes, made in all colors. On sale at ..... 39¢

Misses' and Children's Red Felt "Kozy" Slippers. On sale at ..... 58¢



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very high position before the American bar, but relinquished it to come back to Canada to render a public service by the successful working out of the destinies of the I. O. F. He is a strong and courageous leader. He has grappled with a serious condition of affairs, and the result reflects credit on himself and the order as a whole.

"Of course, there are some who disagree with his scheme, and I am sorry to say that I honestly cannot offer any sympathy to the minority. He has done what was best, and now occupies a position for which he is peculiarly adapted."

Hon. Thomas Crawford, who also responded, in the absence of Hon. W. J. Hanna, declared that Mr. Stevenson deserved the utmost credit for his accomplishments.

Dr. J. A. Macdonald proposed the health of the "American Brethren." He complimented the members of the order on having Mr. Stevenson at the head of affairs. "Your executive has done its duty," said he. "Your order accomplishes a noble task because it ministers to the weak. No nation can be great if it neglects the poor and the needy, and the flag is stained if it floats over slums and ill-fed people."

Hon. W. E. Brown, of Michigan, made a suitable response.

Dr. T. A. M. Hughes proposed the health of "The Workers," which was responded to by Dr. W. A. Thompson, Dr. G. M. Schaubel and Messrs. Hugh Thompson, E. Talbot and R. J. Macdonald.

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