ND

ships

been unable, heretotors, to sure the consideration of Mr. W. McCabe's jast letter regarding the LO.F.

He accuses me of "evading entirely the only point with which the members of the order and the public are concerned, viz., the entire inadequacy of the rates charged" by the LO.F. We shall presently see who is avading the issue between us, Mr. McCabe or myself. He alleges practically that the rates of the LO.F. are entirely insufficient to enable the order to meet its liabilities.

This is certainly a grave charge to make. Yet, strange to say. Mr. McCabe has been unable to support his allegation, except by misrepresenting facts and figures in connection with the order, as hereafter noted, and by falling back on the one stereotyped answer, viz.: That the Government table prescribes higher rates than those which are charged by the LO.F. Granted that this is true. My reply is that actual experience has demonstrated that insurance can be given, especially by an order like the LO.F., away below the figures in the Government table. Instead, therefore, of evading the issue I supposed I had met it squarely when I said:

Nolody knows better than Mr. McCabe and ble friends: Nolody knows better than Mr. McCabe and

Nolody knows better than Mr. McCabe and his friends:

1. The fact that the Government table and the premium tables of old line insurance companies are constructed on the assumption that everyone who takes out a policy will reman in the company fill his policy matures by the lapse of the contracted period or by death;

2. That the expected mortality rate, on which the government table and all other such tables are based, is not experienced in practice by any live company, owing to the constant pressure, in all active and live companies like the LO.E., of these factors, viz.:

(a) Medical selection of new insurers.

(b) Lapses.

(c) Influx of new blood.

All these tend to lower the actual death rate experienced by companies below those given in the Mortality Tables.

Does Mr. McCabe join issue with me f On

bound,
(1) To show that the Government table is not based on the assumption stated above, and if he cannot do this, then
(2) he must show that,
(a) Medical selection of new insurers,
(b) "Lapses." (a) Medical selection of new insurers,
(b) "Lapses,"
(c) Influx of "new blood,"
has no effect on the mortality rate which a
company is likely to experience; in other
words, that no matter how great the number of lapses, no matter how great the influx of "young and fresh blood," and no
matter how careful may be the medical
selection of the lives of a company, its mortality rate must follow the mathematically
constructed government table.

That such is not the case, I showed by the
actual experience of certain well-known Old
Line Companies and Friendly Societies, and
which I again reproduce for Mr. McCabe's
benefit.

BURGUNDIES

RUNGSUNDIES

RUNGSU

ole'

NDENT ORDER OF FORESTERS DR. S. E. MCCULLY, SPECIALIST.

CATARRH of Nose, Throat and Stomach; Dyspepsia, Piles absolutely cured without the knife or Legature; patient can attend to business during treatment. Chronic Coughs, Diseases of Women, Sterility, Paintul Menstruation, Whites Tumors and Cancers. No Chroroform in operating. Cancers removed by plaster. Private diseases, Syphlis, &c., &c. Nervous Debility, Follies of Youth.

Offices 42 and 44 Yonge-street Arcade, opposite Temperance-street. OFFICE HOURS, 10 a. m. to 6 p. m., and from 7 to 8 p. m.



The Men You Know

M. McCONNELL. Xmas Cash Sale for December, 1893. FINE OLD

BURGUNDIES

That such is not the case, I showed by the actual experience of certain well-known Old Line Companies and Friendly Societies, and which I again reproduce for Mr. McCab's benefit.

"The North American Life has had during the 10 years noted, no, less than 7765 lapses, which have been replaced with 'new blood, who all were medically selected.' Will Mr. McCabe undertake to say that this has had no effect in the way of keeping down the average age of his policy holders, and the consequent reduction in the cost of insurance in his company? These same agencies have had the effect of keeping down the average age in the Independent Order of Foresters; in fact, the process of rejuvenation, which is continuity going out in all active societies like the LO.F., enables us to show that to-day, being the nineteenth year of our ex stence, there are only three members in our Order who are over 65 years old, and only 2314 who are 60 years of age and over, and our mertality is only about 6 in a thousand.

These same agencies keep down the rate of mortality of Old X and Stendard and Cold X and Stendard and Cold X and Cold X

IN THE MATTER OF THE MEA-ford Transportation Company, Limited. ESTATE NOTICES.

The creditors of the above named Company to business during treatment. Chronic Couglis, Women, Sterility, Paintul Menstruation, Whites Women, Sterility, And Charlett, And Company of their debts of their debts

TELEPHONE TOWNSEND

MORTGAGE SALE

DICKSON & TELEPHONE TOWNSEND

MORTGAGE SALE

deliane, and the answer, and endower of the control of the control

Suckling & Co.

MORTGAGE SALE OF VALUate in the City of Toronto, in the
County of York.

MEDNESDAY and THURSDAY WEDNESDAY and THURSDAY