

The "Fraternal Monitor"

Discusses the I. O. F.

ITS GREAT FINANCIAL STRENGTH COMMENTED UPON.

We publish below an article called "A Glance at the Independent Order of Foresters," published in The Fraternal Monitor of April 1, 1904, the leading independent insurance journal upon this continent:

A GLANCE AT THE INDEPENDENT ORDER OF FORESTERS.

Although founded in 1874, the Independent Order of Foresters really began its work in 1881, when it was reorganized by the present leader of its forces, Dr. Oronhyatekha. Its history, therefore, is practically of only twenty-three years. It is instructive to glance at the results which it has achieved in spite of very considerable difficulties which it had to encounter.

This order has probably been attacked more than any other of the reputable societies. The reason is to be found in the facts:

(1) That its leader was a fearless foe, never sparing in his blows to his opponents, and

(2) That under his guidance the Order pursued a very vigorous and aggressive policy and has, therefore, come to be looked upon as a captain in the forces of fraternalism.

A society with such a man as the fighting Mohawk at its head might be expected to occupy just such a place. It is fair, however, to say of the Supreme Chief of the Foresters that, while he has battled for his order first, he has nevertheless done it in such a manner, and with such ability, that his victories have been victories for the general cause, and have inspired the fraternal forces everywhere with fresh determination and vigor for the struggle in which they are engaged.

The history of the twenty-three years of the Order demonstrates the value of the application of careful medical tests. The Foresters have sometimes been criticized because of the severity with which their supreme medical board has dealt with applicants, but the Supreme Physician seems to have gone on the idea that he owed nothing to the applicants but everything to the Society and, therefore, felt that even at the expense of growth, it was his duty to keep down the death rate. We notice that, in 1882, the deaths per thousand in the I. O. F. were 11 and in 1885 they were 7.76. Never since the latter year has the death rate been as high as even 6.75 in the thousand, and only in seven different years of the eighteen has it reached 6.00. In 1902 it was less than in 1901, and in 1903 slightly less than in 1902, being 6.46. In considering these figures it ought to be remembered that this Order accepts applications up to fifty-five years of age, a maximum considerably higher than that adopted by many of the societies and, therefore, to be taken into account when comparisons are made.

It is, however, in the creation of a reserve fund that the I. O. F. stands out in such bold relief among the fraternal societies. In this matter it is only just to say that its example has been a powerful factor in influencing the different orders to abandon the hand-to-mouth system. At the beginning of 1882 the total assets of the I. O. F. were \$298,783. It is almost incredible that this small sum has been increased year by year until at the beginning of 1904 it had reached the enormous total of \$7,453,000. To say that this result has been a surprise and disappointment to the old-time enemies of this Order is unnecessary. Indeed we may be pardoned if we express the thought that it is a result achieved not without surprise by the leaders of the Order. They were laboring with the hope of securing good results, and their methods proved perhaps even better than they had anticipated.

However that may be, it is safe to say that the piling up of this enormous sum by the Order has been a constant inspiration to the different societies to persist in their efforts to get together a respectable emergency fund.

The table giving the increase in the I. O. F. funds from year to year reads almost like the story of the blacksmith and his "penny per nail" price, with the privilege of doubling at each nail. It will be of general interest to fraternalists to have before them the figures recently published by the Order in tabular form and giving the increases which have been made in the different years. We therefore insert the table here:

ACCUMULATED FUNDS.		
1st January, 1882.....	\$ 2,987 93	
1884.....	10,857 65	
Increase in twelve months.....		7,869 72
1st January, 1886.....	23,802 42	
1887.....	53,881 28	
Increase in twelve months.....		24,178 86
1st January, 1889.....	117,821 96	
1890.....	188,130 36	
Increase in twelve months.....		70,308 40
1st January, 1892.....	\$408,798 20	
1893.....	\$580,597 85	
Increase in twelve months.....		\$171,799 65
1st January, 1894.....	\$ 858,857 89	
1895.....	1,187,225 11	
Increase in twelve months.....		\$328,367 22
1st January, 1896.....	\$1,560,273 46	
1897.....	2,015,484 38	
Increase in twelve months.....		\$455,110 92
1st January, 1898.....	\$2,015,484 38	
1899.....	2,558,832 78	
Increase in twelve months.....		\$543,348 40
1st January, 1900.....	\$2,558,832 78	
1899.....	3,186,370 36	
Increase in twelve months.....		\$627,537 58
1st January, 1901.....	\$3,186,370 36	
1900.....	3,778,503 58	
Increase in twelve months.....		\$592,133 22
1st January, 1902.....	\$3,778,503 58	
1901.....	4,477,792 22	
Increase in twelve months.....		\$699,288 64
1st January, 1903.....	\$4,477,792 22	
1902.....	\$5,324,854 38	
Increase in twelve months.....		\$847,062 36
1st January, 1904.....	\$5,324,854 38	
1903.....	\$6,219,071 17	
Increase in twelve months.....		\$894,216 59
1st January, 1904.....	\$6,219,071 17	
1904.....	\$7,453,000 00	
Increase in twelve months.....		\$1,233,928 83

It will be noticed that in 1903 the unprecedented addition of over a million and a quarter dollars was made, or an increase per every working day of the year of considerably over \$4000, while the Society paid out in death claims, sick, funeral and disability benefits during the year, for each working day, only about \$6000. We confess to a good deal of toleration for the jealousy that such results create—not because we are not delighted that the Foresters have been able to accomplish this marvelous result, but because human nature does feel somewhat for the smaller individual in the fight.

ASSETS AND LIABILITIES.

The 1903 record of the Order shows that the insurance at risk has increased only 4.97 per cent. and the assets 19.75 per cent. We should think that the membership will view such a result with profound satisfaction, and that with even still greater satisfaction they will note the fact that the assets of the Society, per capita of its membership, is at the present time double what it was ten years ago and more than treble what it was twenty years ago. These figures, taken in conjunction with the death rate, which, as shown above, is much less than it was some years ago, and which has been practically stationary for a number of years back, shows a wonderfully improved and constantly improving position.

While the Order is occupying several foreign fields, its chief strength is in Canada and the United States, and from what we can gather from widely different sources, the membership is loyal to the Supreme Executive, and active in the efforts to extend the Order. We congratulate both management and membership upon this fact, as well as upon the splendid position which the Order occupies among life insurance institutions.

IN HUMAN TO ASK FOR MORE SECURITY FOR \$500 LOAN

Mr. Whitney's Sarcastic Comment on Premier's "Bookkeeping Extravaganza."

ALLIANCE WORKERS CALLED TO CONSIDER SITUATION

Position "Critical and Serious, The Encouraging" and Supreme United Effort Asked.

Premier Ross moved the second reading of the \$500 guarantee bill yesterday afternoon, fully explaining the chief features of the contract. At the same time there was laid on the desks of the members a return of documents relating to the Lake Superior enterprises. The premier traced the progress of the \$500 and dwelt on the supreme importance to the province of having the vast enterprises which were the outgrowth of the financial depression restored to their former greatness. He informed the house that the actual expenditures on all the industries at the \$500 totalled \$28,259,177.06, and that it seemed to be a sure thing that with the credit of the province behind the re-organized company it should be able to secure capital to put the works on their feet again. The cause assigned for the smash was the financial depression only in the States, the capitalists who had invested their money in the company being squeezed so tight that they were unable to meet any further demands to furnish the necessary grease for the machinery.

Speyer's Making Money.
Coming down to to-day, the Speyer Company were paying out \$40,000 a month in wages in the plants they are operating, and the premier was informed that they were making the industries pay. The liabilities of the old company are these:

Speyer & Co. mortgage, \$5,000,000.
Secured and unsecured creditors, \$2,390,708.88.

Some of these creditors are secured by collateral and liens upon certain parts of the property. There is a lien on some of the coal and nickel on hand, and on parts of the machinery, and some of the creditors are willing to postpone payment a year beyond the time their claims would become due. These amounts to \$585,285, so that Speyer & Co. have to provide \$1,804,423.33 for claims that must be met immediately.

Must Have Eight Millions.

It is proposed that the company shall have a million of working capital, and \$100,000 for incidental claims beyond the ones provided for. In order to provide for this the re-organized company must have \$8,504,423.33. That will pay the Speyer loan, pay the banks for wages advanced on the authority of the government, discharge the Foley loan the Algoma Central, and remove all other liabilities pressing.

The government was confronted with the question whether it would be in the public interest to assist the company or allow the industries to lapse. The American capitalists who had invested their money had done so only for their own enrichment but for the benefit of the people of the province as well. In order to encourage future investment of American capital, the government felt that the industries should be revived.

Policy of Government.

It was the policy of the government to spend large sums in railway development in New Ontario, and in assisting the friends of many of the old boys, were present. The large American dining hall was cleared for the dancers, and supper was served in the banquet hall. Among those present were Mr. and Mrs. Harry McBride, Mr. and Mrs. Atwell Fleming, Mr. and Mrs. Alfred Wignam, Ed Mack, Miss Alice Mack, and Mrs. Walker H. Morgan, Mr. and Mrs. Joseph Rogers, Mr. and Mrs. Harry Jewell, Mr. and Mrs. Frank J. Jewell, Mr. and Mrs. J. L. Miller, the Misses Miller, Mr. and Mrs. A. E. Trebilcock, Miss Trebilcock, H. McElhennan, Dr. Fred Wignam, Mr. and Mrs. Joseph Hickson, Mr. and Mrs. J. S. Thompson, Mr. and Mrs. J. S. Minton, Mr. and Mrs. D. Douglas, George W. Ward, Mr. and Mrs. M. J. Ward, Mr. and Mrs. S. Hobbs, Mr. and Mrs. S. B. Coomb, Miss Coomb, Fred J. Miller, John Morrison, Frank Fark, Mr. and Mrs. A. Thomas, Mr. and Mrs. E. S. Piper, Miss Ella Pringle, Miss Minnie Jewell, Miss McNeil, Miss Capt. Paul Powers, W. Wilson, Miss Pauline Miller, Miss Louise Miller, F. H. O'Connor, Mr. and Mrs. B. C. McCall, Mayor London, E. R. Struthers, H. C. McBride (London), Mrs. H. Heath, Miss Heath, H. Swan, F. Smith, E. W. Davidson, M. S. Mallon, D. D. Anderson, Mr. and Mrs. L. Cathro, Mr. and Mrs. D. Grierson, Miss Macey, W. A. Beathune, Miss Aveth, F. S. Spence, Miss S. McKinnon, George Beattie, H. K. Cluff, T. S. Hobbs, E. W. J. Owens.

Protection Not a Bonus.
"Don't give a bonus, give protection," observed Hamilton's Caracallen.

Mr. Ross approved of protection, and went on with his story. The rail mill would be in a position to turn out 100,000 tons a year. The demand for steel rails would come from the manufacture of structural iron.

"As a business proposition it is attractive in all aspects. Eight millions have to be provided, and we contribute only 25 cents on the dollar, and our security is such that it is absolutely certain that every cent will be returned."

It will take \$1,140,700 to complete the portion of the railway under construction to Josephine Junction, and beyond that to the C.P.R. another 25 miles, it will cost \$500,000. For this the subsidy of the Dominion government will be \$787,500. The total length of railway complete will be 225 miles. The present mortgage on the railway, as well as the Manitoulin and North Shore Railway, and the 16 or 18 steamers of the company, valued at \$625,000. The total security on the railway is \$7,570,000, a tolerably wide margin.

"Pretty nearly all margin," was Mr. Whitney's cute observation.

Gets Stock, Too.
Then the province gets stock of the Algoma Central amounting to \$10,000,000 and stock of the Manitoulin Railway, amounting to \$214,000, as well as collateral bonds of the reorganized company to the amount of \$250,000.

The company is reorganized with 40 millions capital, of which the province's share is five millions.

The premier read the names of the capitalists who had invested in the company, and declared they were men of standing, some many times millionaires.

No New Capital.
Mr. Whitney insisted that these men had put no new money into the enterprise, but merely transferred their stock into the new company, and the attorney-general said they had put in a million of new money.

If the company defaulted the government would take over the railway, and it would be another case of government ownership.

Hanna Can't Wait.
Mr. Hanna said the return brought down did not give the names of the secured and unsecured creditors of each of the companies, and the amount of each claim, as ordered by the house.

The premier said it would include thousands of names, and Mr. Hanna, demanding whether the return would come down, was answered "Next year."

Mr. Whitney said he hardly knew

how to commence the discussion of this remarkable transaction. At one moment he was lost in admiration, and the next torn with a feeling of regret at the qualities of Shyleek displayed by the premier. If any proof was wanted that the premier was about to take his departure from this house that proof had been given. He called the transaction a bookkeeping extravaganza and then moved the adjournment of the debate. It will be continued on Tuesday.

ALLIANCE WORKERS CALLED TO CONSIDER SITUATION

Position "Critical and Serious, The Encouraging" and Supreme United Effort Asked.

An important circular has been issued by the Ontario branch of the Dominion Alliance, calling a long delayed provincial convention of the temperance workers of Ontario in the Guild Hall, McGill-street, on Thursday morning at 9 o'clock, the 21st inst. It reads:

To all friends of the temperance cause: The executive committee of the Ontario branch of the Dominion Alliance in summoning the above representative convention of all friends of temperance and prohibition in this province, desire to call attention to the critical and serious, the encouraging, position of the temperance cause, and the necessity for such prompt, wise and determined effort as the situation demands.

This annual gathering is recognized as the great provincial parliament of those who desire the suppression of the evils of intemperance. Every church congregation, every temperance society, every organization for the advancing of temperance and Christian effort, is entitled to be represented in this convention, and the alliance officers earnestly request every such society to at once appoint a full delegation of its best and wisest workers, so as to secure as thorough and careful consideration, and as useful conclusions as the present crisis requires.

The strong public opinion of the electors of this province in favor of the abolition of the bar-room system and the imposition upon the liquor traffic of such further restraints as our legislature has power to impose, has been most frequently and emphatically expressed. It is now so recognized by legislators that it has become an important political question that will not be settled until it is settled right. Let us have a rousing rally of faithful, fearless, devoted men and women, resolved to unite in a supreme effort, regardless of all personal or party considerations to secure the deliverance of our people as far as possible from the terrible scourge of the liquor traffic, such widespread degradation, destruction and distress.

"Tours for God and home and country."
F. S. Spence, secretary.
G. F. Marter, president.

LONDON OLD BOYS AT HOME.

Two Hundred Guests at King Edward, With Forest City Visitors.

Not since the organization of the London Old Boys' Association have the members and their lady friends enjoyed themselves to such an extent as at the King Edward Hotel last night, on the occasion of their annual at home. Over 200 guests were registered. (To add to pleasure a number of residents of London, a number of members of the old boys, were present.) The large American dining hall was cleared for the dancers, and supper was served in the banquet hall. Among those present were Mr. and Mrs. Harry McBride, Mr. and Mrs. Atwell Fleming, Mr. and Mrs. Alfred Wignam, Ed Mack, Miss Alice Mack, and Mrs. Walker H. Morgan, Mr. and Mrs. Joseph Rogers, Mr. and Mrs. Harry Jewell, Mr. and Mrs. Frank J. Jewell, Mr. and Mrs. J. L. Miller, the Misses Miller, Mr. and Mrs. A. E. Trebilcock, Miss Trebilcock, H. McElhennan, Dr. Fred Wignam, Mr. and Mrs. Joseph Hickson, Mr. and Mrs. J. S. Thompson, Mr. and Mrs. J. S. Minton, Mr. and Mrs. D. Douglas, George W. Ward, Mr. and Mrs. M. J. Ward, Mr. and Mrs. S. Hobbs, Mr. and Mrs. S. B. Coomb, Miss Coomb, Fred J. Miller, John Morrison, Frank Fark, Mr. and Mrs. A. Thomas, Mr. and Mrs. E. S. Piper, Miss Ella Pringle, Miss Minnie Jewell, Miss McNeil, Miss Capt. Paul Powers, W. Wilson, Miss Pauline Miller, Miss Louise Miller, F. H. O'Connor, Mr. and Mrs. B. C. McCall, Mayor London, E. R. Struthers, H. C. McBride (London), Mrs. H. Heath, Miss Heath, H. Swan, F. Smith, E. W. Davidson, M. S. Mallon, D. D. Anderson, Mr. and Mrs. L. Cathro, Mr. and Mrs. D. Grierson, Miss Macey, W. A. Beathune, Miss Aveth, F. S. Spence, Miss S. McKinnon, George Beattie, H. K. Cluff, T. S. Hobbs, E. W. J. Owens.

The Doctor's Story

When the matter of Foods for Infants and Invalids came up for consideration,
Sir Chas. A. Cameron, C.B., M.D.
Ex-President of the Royal College of Surgeons, Ireland, pronounced

NEAVE'S FOOD

"An excellent Food, admirably adapted for the wants of infants and young persons."



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We Welcome You to Our Spring Opening

This Afternoon and Evening

We've held some pretty interesting "Openings" and "Anniversaries" since moving into THE BIG STORE—but this one we've laid ourselves out to make the "best ever"—and our heartiest welcome to everybody to come as early as you like and stay as long as you like, and we assure you that every minute you spend here will be one of interest and pleasure—we hope, profit—the house belongs to you and your friends for two days—enjoy it to the full.

Orchestral Concerts

Special Orchestra Concerts at 2 30 and 8 o'clock.

Program--Saturday Afternoon

1. March....."The Grotto".....Fulton
2. Selection....."Yankee Consul".....Robyn
3. Anona....."Ideal Echoes".....Greg
4. Waltz....."The Echoes".....Herman
5. Palmetto Dance....."Prince of Pilsen".....Luders
6. Selection....."The Cotton Fields".....Clarke
7. Navahe....."Van Alstyne
8. Serenade....."Van Alstyne
9. Hucklebury Crossroads.....Cone

Program--Saturday Evening

1. March....."The Conqueror".....Corey
2. Selection....."The Strollers".....Englander
3. Viols....."The Strollers".....Englander
4. Waltz....."Angel's Dream".....Herman
5. Darkey's Jamboree.....Puermer
6. Salome....."Mr. Pickwick".....Loraine
7. Selection....."Mr. Pickwick".....Loraine
8. Bedella....."Steel King".....Schwartz
9. March....."Steel King".....Schwartz
10. American Fantasia.....Beudie

Cooking Demonstrations

on the "Jewel" Gas Range and "Home Treasure" Range—best in the world—both days—you've been here before—you know what they are from a general instruction standpoint—see the baking done before your eyes, and while you're there enjoy a cup of tea with us.

Special Floral Display

The store has been in the hands of one of the city's leading florists—and it's putting it mildly to say it's simply lovely—and if there was nothing else to see it would be worth your while coming.

"The Model House"

This "cozy little home" has been in the hands of the remodelers and refitters, and pretty as it has always been it's prettier and more home-like still—"Favors for the Ladies."

POINTS OF INTEREST IN THE STORE WHERE TO FIND THINGS

STORE DIRECTORY

BASEMENT—Stoves, Crockery, China, Glassware, Baby Carriages, Graniteware, Wooden ware, Etc.

GROUND FLOOR—Offices, "Mission" Furniture, Office Furniture, Hall Furniture, Parlor Tables, Etc.

MEZZANINE—Parlor Cabinets, China Cabinets, Music Cabinets, Etc.

THIRD FLOOR—Parlor Goods, Couches, and "The Model House."

FOURTH FLOOR—Dining-room and Bedroom Furniture.

FIFTH FLOOR—Carpets and Draperies.

SIXTH FLOOR—Warehouse, Shipping, and Receiving Rooms.

WE WELCOME YOU AGAIN.

The Adams Furniture Co.'y

CITY HALL SQUARE Limited

CLAIM STRIKERS DEFEATED.

A G.N.W. despatch from Ottawa says: The strike of G.N.W. telegraph operators in this city has resulted in their utter defeat. Inside of 24 hours their head office was fully manned with expert operators and the public-house branch was also re-opened for business. Operators brought from outside points are being allowed to return to their homes.

President Long of the Telegraphers' Union to The World last night expressed confidence of ultimate success. "We know that the G.N.W. is losing instead of gaining any ground," he said. One girl was persuaded to return yesterday, but three experts from Montreal had to return. Officials, he claims, are promising increased salaries. The substitute operators are also using the old operators "lines" to deceive others along the wire into the belief that the old hands have returned.

Three Travellers Discharged.
Halifax, N.S., April 8.—The three commercial travellers charged with causing a fire at Queen's Hotel were discharged in the police court to-day, there being no prosecutor.

IT WON'T DO
To have that trouble go on: it means Ruin. +top

Coffee
10 days. Use

Postum
and see the change.

Garment Workers in Good Shape.
The United Garment Workers' Union held a mass meeting in Forum Hall last night with President C. Hawkins of Local Union 128 in the chair. About 300 were present, and a large number of names were added to the membership.

DAVIES' Family Cream

Many years of careful study among birds produced

Bird Bread
That is why it can be relied upon and why there is such an enormous demand for it. The package, 2 large cakes.

Cottam Bird Seed
Use Cottam Bird Seed and Remedies. All grown from Cottam's select birds. Put back up to mail. Use Cottam's Co., 23 Dundas St., London, Ont.

Money cannot buy better coffee than Michie's finest blend of Java and Mocha at forty-five cents a pound.

Michie & Co., 7 King St. West, Toronto.