

UNITED WORKMEN ADOPT LONGMORE SCHEDULE

Scale of New Rates—Options in January, February and March—Reserve Fund

After a discussion, lasting over a period of two days, the Grand Lodge of the Ancient Order of United Workmen adopted the No. 1 amendment, proposed by Mr. R. W. Longmore, by much over the necessary two-thirds majority. This is the same measure that was adopted at the special session of the Grand Lodge held last June, and which was later declared illegal by Mr. Justice Riddell, on the grounds that the members had not been given proper notification. The following is the Longmore amendment:—

"From and after the first day of May, 1913, each and every member of this order who joined prior to the first day of May, 1905, shall, without notice, pay to the financier of the lodge a monthly assessment of the amount designated opposite the age of the member on the first day of May, 1905, members over 72 years of age to be taken at age 65, and each and every member commencing with the month of receiving the Workman degree shall, without notice, pay to the financier of the lodge a monthly assessment of the amount designated opposite the age of the member at the date of admission to the order, according to the following graded plan:—

Scale of New Rates.

Then follows a table of the rates, running from age 16, at 74 cents per month per \$1,000, up to age 65, at \$5.60 per \$1,000.

Up to age 44 the list shows the same rates as have been in operation since 1905, ending with \$2.05 per month per \$1,000 at that age. Then they continue upon the higher ages as follows:—

Age.	Per \$1,000.	Per \$2,000.
45	\$2.19	\$ 4.38
46	2.34	4.68
47	2.42	4.84
48	2.50	5.00
49	2.69	5.38
50	2.71	5.42
51	2.73	5.46
52	2.86	5.72
53	3.00	6.00
54	3.15	6.30
55	3.30	6.60
56	3.49	6.98
57	3.65	7.30
58	3.85	7.70
59	4.05	8.10
60	4.28	8.56
61	4.50	9.00
62	4.75	9.50
63	5.01	10.02
64	5.30	10.60
65	5.60	11.20

The chief officers elected were: Grand Master, Jas. M'Every, Drayton; Grand Foreman, W. G. Mikel, K.C., Belleville; Grand Overseer, J. Lockie Wilson, Toronto; Grand Recorder, M. D. Carder, Toronto; and Grand Treasurer, F. G. Inwood, Toronto.

No doubt the new scale of rates thus adopted for those who joined previously to May, 1905, will do something toward increasing the monthly income, and make things look a little brighter. There is a gap still left in the shape of the rates which ought to have been collected in 1905 and since, from all the old members, based upon the ages attained in 1905, but now impossible of collection. These new rates, it will be noted, apply only hereafter to the ages attained in 1905. Therefore, there was a period of eight years when many deaths of those old members took place, leaving much to fill for which no provision has been made.

Cashing In Certificates.

In the meantime the members who have attained age 70 are cashing in their certificates under the option that allows them to sell out for one-half what they have contributed since joining.

In January these options cost the order \$153,474; in February, \$45,321; in March, \$31,228. During the same three months there was paid for death losses, \$100,066 in January, \$104,334 in February, and \$86,379 in March. And still there were delayed and reported claims and options to pay amounting to \$225,613. The estimated collections were set down at \$74,550, thus showing a net deficit to be met during March of \$157,062.

The reserve fund has been decreasing for some time past, as shown by the following statements, taken from The

Canadian Workman, viz.: September, 1912, \$1,398,702; December, 1912, \$1,144,483; January, 1913, \$1,112,505; February, 1913, \$1,059,537, and March, 1913, \$1,019,337.

It should be understood that the Ancient Order of United Workmen of Ontario has no connection with any other branch of the order, except that they have some subordinate lodges in other provinces. They seceded from the parent order of the United States many years ago. Therefore, they have now no claim upon the Supreme Lodge, of Meadville, Pa., as have some of the state grand lodges whenever their deaths exceed a certain scale of loss. There is also a small branch of the United States Workmen in Manitoba, which reports Meadville, Pa., and is not affected by the rates of the Ontario Workmen.

GREAT BRITAIN'S FOREIGN LOANS

Great Movement of Trade—Freedom With Which Investors Supplied Capital to Young Countries

In 1896 Great Britain was indisposed to place but a very small amount of capital abroad in consequence of the great distrust that prevailed concerning the credit of nearly every country, remarks The Statist. In 1903 the credit of other countries had improved, but Great Britain was unwilling to lend, as it was still suffering from the consequences of the South African war. But in the past year the British people were willing to employ their capital wherever there was sufficient inducement to do so. In consequence of this they not only supplied the colonies with £64,000,000 of new capital, but they provided foreign countries with about £95,000,000 of new money, the greater portion of this being lent to Argentina, Brazil, the United States, Russia, China, Japan, and various other countries.

Do Not Mean Corresponding Increase in Exports.

Of course, large loans to an individual country by British investors do not mean a corresponding increase in exports of British goods to that country. Of course, the British people are not able to supply everything a nation needs, and the capital borrowed is employed by the borrowing country in purchasing the things it needs from any country in which they can be obtained. Thus a large part of the capital which Great Britain supplies to Canada is used by the Canadian people for the purchase of American agricultural machinery and for American specialties which are of special value to Canada. The capital Great Britain supplies to Argentina is in part used to purchase Great Britain not only from Great Britain, but from the Continent, machinery from the United States, and the specialties of every country.

Great Movement of Trade Felt Everywhere.

Still, the fact that Great Britain lends capital does directly increase the exports of Great Britain to the borrowing country, while it expands the exports of Great Britain to other countries whose purchasing power has been increased by the expenditure with them of the capital obtained by the borrowing countries. And the result is that a great movement of trade is created which is felt everywhere, and increases the trade and commerce of the whole world, and one of the greatest causes of the immense activity of 1912 was the freedom with which British investors of trade plied capital to the young countries to enable them to increase their productions of foodstuffs and raw materials.

CANADIAN PULP AND PAPER MANUFACTURERS

The Canadian Pulp and Paper Manufacturers' Association has been formed for the "object of gathering statistics on the possibility of the world's market, the collection of rainfall data, and to co-operate with the Dominion Government in the establishing of laboratories for forest products." elected the following officers: Mr. Carl Riordon, of the Riordon Pulp and Paper Company, Montreal, president; Mr. W. P. Gundy, of the Kinleith Paper Company, St. Catharines, Ont., vice-president; and Mr. A. C. McIntyre, honorary secretary-treasurer.

The official announcement states that the association will have nothing to do with the sale or price of paper.

From the three sugar beet factories at present in operation in Canada there was produced during the sugar-refining campaign of 1911-12 from Canadian grown sugar beets a total of 22,157,155 pounds, or 11,078 short tons of beet sugar, as compared with 20,612,276 pounds, or 10,306 tons, in the previous campaign of 1910-11. The three factories are situated at Wallaceburg and Berlin in Ontario and at Raymond in Alberta.