ollar of debt on the order. As to

high rates keeping people out, it was far better for a man to take only \$500

try to carry the assessments on \$1,000 and take the risk of losing it. What

unnecessary ever to raise the rates on

The Rev. J. H. Courtney of Quebec

also supported the motion. He ob-

jected, however, to any comparison between the I. O. F., whose affairs had always been well managed, and

any societies which had collapsed, for

their collapse was due to mis-man-agement. On hard business principles the proposed increase in rates should be adopted. Higher rates would not

keep people out. Many now refuse to come in because they say the present rates are too low for safety.

Dr. Oronhyatekha confirmed this

carry a small amount of insurance, had said to him, "raise your rates and we will take more." There would

be no difficulty in getting new mem-

J. Thomson Paterson, of New York, spoke from the standpoint of an expert. He is a consulting actuary, and

the rublisher of a leading insurance

journal. At the request of the su-

amined the proposed new scale of rates. He had compared them with

others and they were not too high.

In his opinion their adoption was ne-

cessary to the continued stability of

covering nearly a hundred years, an

of life insurance can be made.

ccurate estimate of the actual cost

ness new rates were adopted, he wild not only be prepared to say

his own signature in the jour-which he publishes, but would

prepared to prove to any actuary

der of Foresters is on a safe and

sound basis. He cited the case, of

begun with too low a rate and suf-

fered afterwards because they had

to raise the rate on existing mem-

bers. It was his personal opinion that

be faced by the Foresters unless they now adopted the proposed change. Even with the increased rates, they would be giving cheaper insurance

than old line companies, and could

offer in addition the old age pension

James Clancy, M. P., said that in

its phenomenal growth the order had

in his opinion been discounting the

future. If growth should cease, the

rates would have to be raised all round. The rate of interest has been

and is declining, and the interest on

to decrease. This was recognized by cld line companies with large investments, and they were providing for it by an increase of rates. In the case

of the Foresters there were no exact-

ing shareholders. The members were

the only persons interested. With the proposed increase in rates went additional benefits. As business mentiley should meet the present emerg-

ency and not have the government coming down presently and telling them their rates were too low.

J. R. Cooper of North Dakota did

not believe any increase was necessary, and declared that it would be an injury to the order. Fraternal benefit societies in the states carried more insurance risks than straight line companies, and any that had come to grief had done so through ball management.

James Marshall of London made

in England, which he believed wer about the same as in America. The 1

O. F. asks a person at thirty years to pay annually \$13 on \$1,000. The aver-

age old line rate is \$25. The forme

comparison of the rates of the I. O. F. with those of insurance companies

ed surplus would therefore te

and other benefits.

the same experience would have to

several insurance societies that had

rica that the Independent Or-

order. From reliable statistics

ne executive he had carefully ex-

was now proposed was simply place their feet upon the rock perpetuity as an order, and make

the existing membership.

insurance and be sure of it than

one of which is a tribute to the arrooms, occupied Co., are 65 ft. by while the assem-Masonic lodge and the court rooms, ceilings in them It is 140 feet the twelfth story, rises twenty-five

tiers of fire-proof parts of the buildall 56 vaults, built s with stone, brick cotta, and extendry. These are fur. and combination pproved kind, and taken in their cong to secure protecents against both

eated by steam and ity generated by ost complete elecof government or ngs. For the heatsystem has been all the most modutilizing the exthe engines and be supplemented y live steam. The by two 120 horse water tube boilith the Jones m stokers, and both out three hundred diators distributed ilding, as well as in the basement d from the radiv by the Paul thus admitting of vith steam at at-The temperature nd offices is reguon system of pneuhermostats being

s and rooms to opso sensitive that gle degree in the or closes them. ect uniformity in the offices and current required other purposes is very large and one nerators, directly e seventy horse These, with the chinery, were se ul personal inspecd constitute one of the very largest electric plant in

has been devoted rentilation, not' an ding the size of the purpose the Sturteen adopted, and so winter the fresh roof of the building a hot chamber and o the offices and the air is passed ating chamber and es and rooms. By tant circulation of cured in every part with temperature Lavatories. ason. sanitary convenid cold water are reach on every flat. or, while balconies onvenient intervals ides adding greatly uty of the building. ants and visitors

g fresh air and of currences. nain entrances-one reet and the other both leading to the in stairway. The and projecting elaborately carved. lls are richly emble and irridescent ns, the whole preposing appearance. in the basement a aratus or ice mated with the system ne drinking water in is first filtered by a vater filter, and kept lation, so that the any of the taps is perly filtered and at about forty de-

n room of the I. O. naster clock which lates the pneumatic the corridors, asrt and lodge rooms, cupied by the staff

telephones are also

ffices of the I. O. F., communication can em all, thus saving staff, of whom there men and 85 young also chemical enthroughout use in case of an alarm boxes are ed in the corridors affording facilities rm from any flo

temple building is uipped to serve the h it was erected. atified to learn that quite finished the p rapidly, notwithire tenants. On the rent roll stood at 69 per month. The including the wages nd engineer and his ne water rates, etc., ths ending with the nted to \$7,127.94, or We have also tions which may be cally contracted for unting to \$4,000. The efore, are that the likely to prove satisfactory invest-

part of the temple e the building, and ng three large small one. Ir. Wilkie, and his ixon, take pride ed visitors the

cold air supply in summer; the air pump, which supplies draft to the furnaces, so that coal screenings may be burnt, and to feed which the fireman has but to move a lever; the automatic machinery which opens and closes the elevator doors by the touching of a button; the air pump for the thermostats; the hydraulic air pump for the pneumatic clock system throughout the building; the pumps which feed water to the heater, where it is raised to 212 degrees before going into the boilers; the Toby heater from which hot water is supplied to every lavatory in the building; and other accessories to one of the most complete heating, ventilating and lighting systems on the continent. There is, too, a pump which for the purposes of fire protection will supply 500 gallons per minute at a pressure of 250 pounds to the square inch to any part of the building. Another interesting feature is the water supply scheme, by which the drinking water for the building is filtered, cooled and kept continually circulating. And then ascending once more into the realms of natural light we find ourselves at the main entrance, like unto hich there is not another in Canada. The stairs and lower halls, are of marble; the upper walls and ceilings are irridescent mosaic, in which are shown the emblems of the order—a Maltese cross; with a moose's head in

effect is gloriously beautiful." TORONTO, Aug. 26.—It has been decided by a vote of 133 to 16 in the supreme court to extend to women the mortuary benefits of the Independent Order of Foresters. They must, however, pass the medical board on equal terms with men, and they are not admitted to sick benefits. Their courts must be separate and admit no male members, nor are they permitted to enter the courts having male mempers. The women's courts are to be known as companion courts of the I. O. F., and it is to be optional with the members whether they apply for the insurance benefits or not. The following is the full text of the report which was adopted by the vote mentioned above:

the centre. It is needless to say the

Your committee on the admission of the Conpanions of the L. O. F. into the order have carefully examined the recommendations of the supreme chief rarger ac concained in his report, and have studied the statistics relative to women as insurance risks, and would recommend the following:

(1) That the Courts of Companions of the L. O. F. be granted charters by the supreme court and be made a part of our great order, under the name and style of Companion Court — No. —, of the L. O. F.

(2) That the active membership of Companion Courts be confined to women, while that of subordinate courts shall be as at present restricted to men.

(3) That the mortuary benefits of the order be granted to such members of the Companion Courts as may desire it and are able to pass the medical board on equal terms with the men. Your committee on the admission of the

terms with the men.

(4) That it shall be optional with the different high courts, to almit delegates from the Companion Courts in their jurisdiction.

The motion to adopt this report brought out a very animated and interesting discussion. Some delegates who had formerly opposed the admission of women because they objected to men and women being members of the same court, declared themselves satisfied with the present proposition. But the very first speech, that of Judge Fitzgerald of Ontario, was in opposition. He had opposed for twenty years the admissi women and still held the view that it would add liability without conferring any compensating advantages. One or two opponents believed that women were not as good insurance risks as men. The statement of one of them that some insurance companies asked higher rates for female risks was met by J. Tomson Paterson of New York, an actuary and publisher of an insurance jodinal, with the reply that the Mutual of New York, which for fifty years had done as stated by the previous speaker, had lately seen the error of its ways and placed male and female risks on the same basis. Other female risks on the same basis. Other companies, he added, were doing the

One opponent argued that the men

who were advocating the change would not bring in their own wives and daughters, but this idea was scouted by other speakers.

J. D. Clark of Ohio made a strong address in favor of the change, and a personal aliusion made his remarks all the more forcible. He believed now that women needed insurance as now that women needed insurance as well as men. He had been left himhad been borne in upon him how hard it must be for a man who per haps earned only a dollar a day to be left in such straits, and how great a boon to such a man an insurance benefit would be. The speaker had formerly believed that women did not need insurance, and that the risk was too great, but his views had change and as a simple business proposit

he would now support the res The strongest argument in favor of the change was made by Dr. Ward of London, England, who pointed ou that there were many cases where a wife would be a good risk whose band would not be accepted at all. He added that the risk was no greater for woman than for man, and that the feeling in the old country was strongly in favor of admitting women.

John A. McGillivray, touching the question of relative risa, pointed out that the women of our homes were not found in hazardous places, and were much less liable to accident than men. He added that Dr. Ward's argument was a hard one to get over

port was adopted as stated. It may be added that the supreme chief's re-port gave tables showing the mean annual death rate per 1,000 in England and Wales from 1881 to 1890 inclusive, taken from the report of the registrar Oronhyatekha observed when he general, and showing that the death in St. John not long since, there expectation of life, from the same sta-tistics, also resulted in favor of female risks. From these and other tables given, the supreme chief argued that where equal care in nedical selection is taken the mortality among female risks will be even less than among males. And this view prevailed in the court by an overwhelming majority. It will be noted in the copy of the report given that Companion courts are referred to as already existing, though without the privilege of the mortuary benefits. And this is the fact. There are now no less than 192 of these Companion courts, with 6,126 members. They are found in Canada, though not yet in the lower provinces, and also in the United States and the old country. The banner state is Michigan, which leads by a very large majority. The members of these are nay fity. The themsels of these are now eligible if they desire it to undergo the medical test, and if this is satisfactory they can be insured. But the insurance feature is optional and its mission does not debar from member-

This evening there was a meeting of the Companions in the splendid as-

any kind. The balance is paid at death to his beneficiaries. Of course ample provision is made for a thorough inestigation in every case before any rate was higher among men than women at every age up to 75 years, except at 16 years, when there was a difference of 0.11 in favor of males. The expectation of life, from the same statically available for all Foresters who reach that age. Perhaps the terms "his or her" should be used instead of "his" only, for of course the admission of women entitles them also to a participation in these benefits. The increase in the rates, which goes along with the provision of these benefits, provoked a very lively discussion. As the vote shows, the change

> ity, but not until the whole question had been warmly debated. 'The change was recommended in the supreme chief's report, and the committee on constitution and laws, to whom it was referred, reported unanimously through their chairman, James Marshall of London, England, in favor of its adoption.

agreed to by an overwhelming major-

Dr. Oronhyatekha, in reply to questions, explained the nature of the proposed benefits, but he went farther and gave some information that had material effect on the vote. He declered his conviction that the govern-ment would shortly come down and demand that all beneficiary societies increase their rates of assessment, on the plea that they were too low for sembly hall of the new temple, and alcolutely safe insurance. It would

1 THE I. O. F. TEMPLE, TORONTO.

the ladies were out in force. They ex- be much better for the Foresters to emplified the ornate ritual of their take the initiative and fix their own order in a most impressive manner, even to the initiation of a candidate The delegates to the supreme court were present by invitation, and there were happy speeches by the supreme chief, by Judge Wedderburn, James Marshal of London, J. D. Clark of but rather made less, while there Ohio, a witty representative from Ire- would be no injustice to new members. land, and by J. A. Harper, who presided and has charge of the promotion of this branch of the order. The evening was a most pleasant one to all who were privileged to the present, and especially to Dr. Oronhyatekha, who thus saw another of his favorite projects advanced an important stage. TORONTO, Aug. 30.—The supreme court, I. O. F., today elected the fol-lowing officers: Dr. Oronhyatekha, S. C. R.; Judge Wedderburn, P. S. C. R.; Victor Morine of Montreal, S. V. C. R.; ohn A. McGillivray, S. S.; Thos. Millman, S. Phyn.; Hon. F. G. Stevenson of Michigan, S. C.; B. W. Greer of Ontarlo and Hon. Chas. Fitzgerald of New York, Supreme Auditors; Dr. Ward of London, Eng., president, and Dr. Bankes, medical of medical board. The formal dedication of the temple took place tonight in the presence of lowed by a grand ball in the assembly

TORONTO, Aug. 26.-The most imortant legislation enacted at this session of the supreme court of the I. O. F. was disposed of today, when an advance of about fifty per cent. in the rates of assessment was agreed to by a vote of 125 to 16.

The increase does not apply to present members of the order, and along ith the advance to new members there are compersating advantages, in which of course all members will share. These consist of old age pension benefits, a measure which has long engaged the attention of leading minds, including the Hon. Joseph Chamberluin, and total and permarent disability benefits. In the former case (old age) the member is entitled to draw the amount of his mortuary benefit certificate in annual instalments of the anded that Dr. Ward's argument was a hard one to get over. H. C. Creed of Fredericton said that the proposed action would add strength to the order. The risk on the life of the average woman was certainly not greater than that on the life of the average woman was certainly not greater than that on the life of the average man. There would be a gain instead of a loss, and the association of the women would advance the interests of the order.

E. J. Heisler of Halifax said his province favored the change, which would largely increase the membership of the order.

One Ontario man thought that women should be in their homes instead of out drumming up members for a court of Foresters, but his remarks found no sympathizers.

Mr. Jenkius of Wales cited the example of the order of Rechabites in the old country, and said he had been supporting the principle of this resolution for twenty years. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty wars. It had proved to be satisfactory in the old country. After some further discussion the resolution for twenty w

rates now, and not have it appear that they had been forced to do it. He held, however, that the additional benefits conferred would amply compensate for the increase. The cost old members would not be increased The change would increase the benefit conferring power of the order, establish it more firmly in the public con-ficence, and place it in a far stronger position than ever before.

This table shows the assessments under the proposed increased rates to be as follows up to \$3,000 ordinary class insurance, with proportionate rates for \$4,000 and \$5,000 certificates:

Age. 3500 \$1,000

Proportionate increases are of course made in the rates for the hazardous

The debate began when B. I. Solomon, an American delegate, seconded by Mr. Wardrope of Ontario, moved that the new rates given in tabulated form in the chief's report be adopted.

> ceases at seventy years, the latter must continue till death. The former also carries with it total and perma-nent disability and old age pension stand that these are but the outward

> organ of the body, where it may prove fatal to life itself.
>
> In the majority of cases these unsightly skin diseases are due to two things, weakness and disorders of the distinctly feminine organism, and impurities of the blood caused by them. The woman who suffers from disease in a womanly way will soon suffer in her general health. Her stomach, liver and other organs will fail to perform their proper functions, with the result that the blood becomes impure. Left to herself, she will probably resort to cosmetics and ointments. If she consults a physician he will tell her that the stomach or liver only is at fault. Her distinctly womanly ailment is really the first and only cause. For this she should resort at once to Dr. Pierce's Favorite Prescription. It acts directly and only on the delicate and important organs concerned. It makes them strong and well. Then a course of Dr. Pierce's Golden Medical Discovery will purify and enrich the blood, and make her a new woman. Medicine dealers sell both remedies. "I cannot say too much for Dr. Pierce's Favorite Prescription," writes Miss Clara Baird, of bridgeport, Manigomery Co., Fenna., "for the good it did me. If any one doubts this give them my name and address."

Sure, safe and simple ways to cure all manner of skin diseases told in Dr. Pierce's Medical Adviser. For paper-covered copy send 31 one-cent stamps, to cover customs and mailing only, to Dr. R. V. Pierce, Buffalo, N. Y.; cloth binding, 50 stamps.

serve in the future. He cited the ex-perience of other beneficiary orders, like the Royal Arcsnum, which had fits. As to the death rate; they had no assurance that it would remain below six per 1,000. The low rates of assessment had been a positive hindrance to the growth of the order in the old country. They should increased its rates on both old and increased its rates on both old and new members; and some others which had not increased their rates and had collapsed altogether. Assessment rates should be based on mortality tables. Every dollar short of the actual cost of carrying a risk, as shown by the mortality tables, was a dollar af debt on the order. now place themselves in a position to challenge the most searching criti-

In reply to remarks by Messrs, West of Mamitoba and Morden of Ohio, the supreme chief stated that the purpose of the proposed increase was primarily to provide the addi-tional benefits. It was not a confession that the rates had hitherto been too low.

Some members opposed to change thought it was such a confession, but the chief contended that it was not; and that the additional benefits were ample compensation for the increase.

The motion was then put and ncreased table of rates adopted by a vote of 125 to 16.

THE CZAR'S PEACE MESSAGE.

MADRID, Aug. 30.-The Imparcia today, referring to the Czar's massage, expresses the belief that his majesty's pronouncement can hardly come from a mere dreamer. It adds: "Reflection convinces us that it was issued only after consultation with Precident Faure and Emperor liam, and it foreshadows a period of

great diplomatic activity."
In conclusion, the Imparcial says:
"We urge Spain to pay close attention to the matter, as assuredly Spain is not the power least interested in it." The Liberal is of the opinion that the Czar's object was to avert a "threatening rupture of views which prevail," adding: "The work of the Hispana-American commission Paris is hardly worthy of mention in comparison with the proposed confernce, which ought to be attended by the United States as well as Europe, for, should war break out and extend from the Mediterranean to the China Sea, Spain must awake in order to preserve the little she has managed to save from the ruin.

THE CZAR'S PLAN APPROVED.

LONDON, Aug. 31.-John Morley, the liberal member of parliament former chief secretary for Ireland; Sir John Lubbeck, the distinguished scientist and liberal unionist of parliament for London, and many other men of position in the political and scientific world, have expressed their approval of the czar's plan.

PATENT REPORTS.

Below will be found the complete report of patents granted last week to Canadian inventors by the Canadian government, through the agency of Marion & Marion, solicitors of patents and experts, New York Life building, Montreal, which report has been prepared specially for this paper:

608,11-J. W. Wright, Quebec, draining conduits for pavements. 606,03-P. L. Rowe, Hemmingford, P. Q., tire fastening attachment fo

608,60-Paul P. Payan, St. Hyacinthe, knife for skinning animals. 608,94-W. F. Stiel, Cologne, Germany, process and apparatus for preparing enamelled plates. 609,07-D. Y. Bruneau, Sherbrooke East, P. Q., improvements in attach-

ments for stoves. 609,58-Jas. McCulloch, London, England, rock drills. 609,62-Olafur Johnson, Glenboro Man., wire tightening device. 609,76-Ferdinand Roy, Montreal

valve. THE BRAVER LINE

The Liverpool Weekly Mercury, in a recent editorial, has many kind things to say of the efficacy of the present Canadian mail service as carried out by the Beaver line. The Canadian mall service has been regularly maintained, and the London Yokohama mails have actually gained a day over the previous mail service for letters leaving London a day later in the week have reached their destination just as early as was the case when the mail steamer left Liverpool on Thursday instead of Saturday. There are ample indications, too, that the owners of the Beaver line are working energetically towards improving the service of their steamers. Last November the Gallia was added to their fleet, and now the fine large steamship Tongarico, formerly in London and New Zealand trade, has displaced the Lake Winnipeg in the mail service; and we understand there is every prospect of other modern and speedy steamers being purchased, and the Beaver line making a bold bid for the renewal of the Canadian mail contract.

MISS BARTON'S DUTIES.

WASHINGTON, Aug. 31. -Miss Barton probably will be obliged to pay the duties and fines imposed by the Spanish officials of Havana upon the cargo of the relief ship Comal if she desires to secure the admission of the supplies to Havana and their distribution. The information that reached our government as to the imposition of these charges come from the Erit-ish consul at Havana, who is charged with the care of American interests. After consideration, the oricials have lecided here that until the Urited States military commision, which is to arrange for the occupation of the sland of Cuba, has discharged that ish laws by the Spanish officials must be respected. Unless further details change the aspect of the case, there will be no interverence on the part

CHAMBERLAIN FOR NEW YORK

LONDON, Sept. 1.—Among the passengers on the White Star line steamer Majestic, from Liverpoel for New York, today, are Joseph Chamberlain, secretary of state for the colonis, and Mrs. Chamberlain.

Children Cry for

ACTING LIKE GREEN GOODS MEN.

(Liberal Toronto Star.) (Liberal Toronto Star.)

The dominion should not repudiate at any of its own offices any token of security which the dominion has stamped with its own seal, and for which it has received hard cash. In the case of the jubiles stamps the dominion government got cash on the nad, and it has no right to urge any paltry cresideration of bookkeeping as a reason why it should not take them back at their face value. They are still good in payment of postage dues. They should still be good in payment of customs dues, or inland revenue dues. And if the government persists in its refusal to accept them in payment of customs dues, it will place itself in the position of a green-goods man.

IN FINANCIAL DIFFICULTIES.

A. Lordly & Co., spice manufac-turers, are in financial difficulties, and had a meeting of their creditors a few days ago. The statement sub-mitted showed liabilities of \$2,600 and

assets of about \$1,500.

The Maritime Instalment company,
Dock street, has suspended payment. Nathan Schaeffer, dry goods mer-chant at Woodstock, is offering to compromise at 40 cents on the dollar. A. J. Best, tailor, of Meductic, York county, has assigned to the sheriff.

etteng from on the 200 feet level for the storage of rich specimens. This was hewn out of the stone face and built up of brick, with heavy iron doors. The thieves succeeded in breaking the look securing the bar holding the door, and removed all the treasure. It was estimated to contain 100 oz. to 150 oz. of gold, valued at about £500. The thieves reclosed the doors and adjusted the lock so cunningly that the fact that it had been tampered with was not noticed for a day or two.—Sydney Sunday Times.

A BIG GOLD STRIKE.

VICTORIA, B. C., Aug. 31.-News just arrived here from Wrangel rerorts a rich strike in Hootalingua. D. D. Laney has found gold giving \$25 to \$40 a day per man. A stampeds has commenced.

EDICT BY CHINA'S EMPEROR.

He Says That Missionaries and Their Converts Must Be Protected.

TACOMA, Wash., Avg. 29.—Oriental advices say the Chinese emperor has issued an edict warning officials, Tartar generals, viceroys and governors that, under pain of heavy penalties, there must be no more anti-missionary riots. He says that the missionaries and their converts must be fully protected.

INDIAN PLAGUE SPREADING.

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DR. J. COLLIS BROWNE'S OHLORODYNIS

THE HAUSTRATED LONDON NEWS, of Sept. 28, 1895, says:

"If I were asked which single medicine I should prefer to take abroad with me, as likely to be most generally useful, to the exclusion of all others, I should say CHLORODYNE. I never travel without it, and its general applicability to the relief of a large number of simple ailments forms its best recommendation."

Dr. J. Collis Browne's Chlorodyne IS THE GREAT SPECIFIC FOR DIARRHEA, DYSENTERY, CHOLERA.

CAUTION. - Genuine Chlorodyne. dy for COUGHS, COLDS, ASTHMA, BRONCHITIS, DIARRHOEA, etc. cars on the Government Stamp the ame of the inventor-

DR. J. COLLIS BROWNE. Sold by all Chemists at 1s. 11d., 2s. 9d and 4s. 6d. SOLE MANUFACTURES

J. T. DAVENPORT 33 Great Russell St., London, W. C.

NOTICE OF SALE.

forms of sale cash.

Dated this eighth day of August, A. P.