

Society

Their Excellencies, accompanied by Lady Sybil Grey and Captain Newton, A. D. C., arrived by special train in Toronto yesterday morning, and are staying at Llawhaden, the residence of the Hon. L. Melvin Jones. Yesterday afternoon His Excellency visited the Old Fort and Upper Canada College, and in the evening was present at the school children's concert in Massey Hall. To-day Their Excellencies will drive in state to the races, and His Honor the Lieutenant-Governor gives a dinner party this evening. Their Excellencies will give dinner parties at Llawhaden on Tuesday and Friday evenings next week, and the Jockey Club luncheon takes place at the club house next Wednesday, when among the Hamiltonians asked are Col. and Mrs. John S. Hendrie, Miss Euid Hendrie, Mr. and Mrs. David Gillies, Miss Hendrie, Mr. and Mrs. William Hendrie.

The marriage of Miss Eleanor Creighton, daughter of Mr. W. L. Creighton, to Mr. William Leggat, son of Mr. and Mrs. Matthew Leggat, will take place at 2 o'clock on Saturday, June 13, in Grace Church, Brantford. Mrs. Creighton will afterwards hold a reception at 64 Wellington street, Brantford.

Col. the Hon. John and Mrs. Hendrie are staying at the Queen's Hotel, Toronto, for the races.

Mrs. George McLaren Brown and Mrs. Neal (Montreal), are staying with Mrs. John Crear.

Mrs. E. Vaughan Wright gave a small tea on Wednesday afternoon to say good-bye to her mother, Mrs. Leather, before her departure for England.

Miss Mary Gartshore has been spending the week in Toronto, the guest of Mrs. MacKean.

The ladies of the Hamilton Golf Club entertained the Rosedale team at lunch and tea at the Golf Club on Wednesday.

The engagement has been announced of Miss Mary Montague Howard, daughter of Mr. and Mrs. Charles Marion Howard, Brooklyn, to Mr. Adolph de Blois, son of the late Sir Adolphe Caron, K. C. M. G.

Mrs. F. W. Gates gave a small supper party on Wednesday evening, after the Dickens recital, for Mr. Miles, London, England.

Mr. and Mrs. R. A. Lucas have gone

to the Caledon Club for over the holiday.

The June ball at the Royal Military College, Kingston, will take place on June 24th.

The marriage of Miss Kathleen Parmenter to Mr. Casey Baldwin, Toronto, takes place at St. Catharines on June 12th.

Mrs. William Blackstock, Toronto, is spending the week with her mother, Mrs. C. J. Jones, Bay street south.

Mrs. R. T. Steele went to Toronto to be present at a tea given by her sister, Mrs. Sinclair, Aurore Place, for Mrs. Macklem, of Halifax.

The Hon. Adam and Mrs. Beck, London, are staying at the Queen's, Toronto, for the races.

Miss Mary H. Glasco is staying in Toronto with Mrs. Hartley Dewart.

Mrs. Humphrey Ward returned yesterday from Niagara Falls to Toronto, where she is spending a few days at the Queen's Hotel, where she is occupying the Royal blue suite, which has just been most artistically re-decorated in tones of blue and mahogany furniture.

Mrs. Hillman, Queen street, entertained at bridge on Thursday afternoon, when some of the ladies present were Mrs. Percy Donville, Mrs. Gillard, Mrs. H. H. Champ, Mrs. James McPherson, Mrs. Herring, Mrs. Elford Payne, Mrs. James Gillard, Mrs. Waddie, Mrs. Hawkins, Mrs. J. D. Ferguson, Mrs. Dalley, Miss Gillard.

Mr. and Mrs. J. L. Counsel are spending the holiday in London. Miss Lorna Gilmore, London, spent the week here and returned home with her sister.

The engagement is announced of Miss Elizabeth Yates Farmer, of Brockton, Ancester, to the Rev. Alexander Rick, Baltimore, Md. The marriage is arranged for the first week in June.

Mrs. C. F. Gray will receive for the first time at 19 Mount Royal avenue, on Wednesday, May 27, afternoon and evening.

Miss Jessie Moore, of Kingston, is spending a few days with Mr. MacMurray Kelso, of 15 Herkimer st.

A postponed meeting of the Ladies' Auxiliary of Hamilton will be held on Thursday, May 28th at 3 p. m.

EMPIRE DAY.

Appropriate Celebrations Held In Dundas Schools.

Dundas, May 23.—(Special.)—Empire Day was very fittingly celebrated by the Public Schools here yesterday. The interest taken in the event was shown by a large attendance and a happy feeling prevalent during the day. The junior pupils held their part of the function in the forenoon with Eddie Cummings in the chair. The programme consisted of songs, dialogues, recitations, etc., by the pupils. The afternoon was taken by the senior pupils. The programme consisted of addresses by Principal Moore, Mayor Moss and Rev. S. H. Gray. The school gave six songs; Laura Douglas, Charles Brown and Richard Findlay gave recitations; Mrs. W. H. C. Fisher a vocal solo, and Lena Spavin an instrumental solo. The whole programme was given in a manner that cannot be too highly praised. Singing the National Anthem brought the most enjoyable event to a close.

Yesterday afternoon a youth named Chas. Greitire had the ends of the two middle fingers taken off in a machine he was operating at the Jones Bros. factory.

Rev. E. A. Irving has placed in the hands of Chairman Steele, of the Board of Education, the sum of ten dollars to be given as a prize for the best essay on "Our Canadian Climate."

The Daughters of Rebecca held a very successful at-home in the I. O. O. F. hall last evening. After a good musical and literary programme was finished, refreshments were served, and then followed an enjoyable social dance.

Miss Lottie Krompart and Miss Greta Nelson are visiting in Simcoe. School matters are engaging an increased show of public attention. The entire present school building cannot too soon be given over entirely for public school purposes, as the increased attendance is overcrowding the public school portion of the building. In the kindergarten last month Miss Scott had no less than 131 little ones in attendance and this month the number will undoubtedly reach 150. Such a kindergarten, under management of one teacher cannot be found elsewhere in the Province.

The proposal to send representatives from Dundas schools to visit the schools of England during the present season will be considered by the Internal Management Committee at an early day, but in view of recent increases in school expenditure and the expense to be incurred in building a high school it is not likely the Board will see its way clear to do more in the way of sending teachers than to sanction the going of any teachers desirous of doing so, thus securing them the opportunity of visiting old country schools at very much reduced ocean rates.

OPENING TO-DAY.

Mountain View Park will throw open its gates to the public this afternoon. Messrs. Bessey and Weaver have spared neither time nor expense to improve the park in every way possible, and it will always be their aim to give the public the best of accommodation. The roller rink will be a great improvement over last year's, and will be conducted in a strictly first class manner. On Victoria Day, Monday, May 25, the rink will be open all day, with band in attendance afternoon and evening. Arrangements have been made for a reduced rate on the incline.

THAT GUARANTEE

Hon. A. G. MacKay's Sixth Letter to the People of Ontario.

THE STATUTE—By Chapter 20 of Ontario Statutes, 1904, authority was given to guarantee the bonds of the James Bay Railway Company to an amount not exceeding \$20,000 per mile of the company's railway "from its terminus in the City of Toronto to or near the Town of Sudbury"; said guarantee to be "secured by first mortgage upon the line of railway so aided." This mortgage was to be a first charge upon the line of railway, the right of way, station grounds and other real estate, buildings, rolling stock, plant, machinery, tools, supplies, materials and other personal property, present and future, required for the purposes of the said line of railway; also to cover incomes, revenues, and all rights, privileges, franchises, and powers of the company now or hereafter held in respect thereof.

THE EXPLANATION—Thursday evening of the last week of the session the Hon. the Provincial Treasurer moved the first and second readings of the bill (then not yet printed), and made certain explanations. In response to interrogations from the Opposition, the Premier stated that when his Administration came into power they found a defective mortgage on file, which did not cover the terminals of the road, and that the main reason for guaranteeing additional bonds was in order that a mortgage might be obtained which would cover not only the Toronto terminals and that at Key Inlet but also the railway branches, and thus that the Province would be better secured and be put in a better position. The Mail and Empire of April 10 gives the following condensed report of the Premier's statement:—"When the Administration came into power it found that the mortgage was drawn in such an unbusinesslike manner that all the valuable parts of the property were omitted. We are now trying to make ourselves more secure, he added." On the strength of this statement the bill passed without further question.

THE FACTS—The mortgage was not on file or in existence when the present Administration took office, about the 12th day of February, 1905. The mortgage was not taken until the 12th day of July, 1906, exactly seventeen months after the present Government had assumed office. The mortgage was taken by the present Government, and is signed on behalf of the Province by the present Provincial Treasurer. The guarantee is similarly signed, and is dated July 17th, 1906. The mortgage was filed in the office of the Secretary of State at Ottawa in October, 1906. It secures an issue of guaranteed debenture stock of \$20,000 per mile for 286 miles of the James Bay Railway Company line "from its terminus in the City of Toronto to or near the Town of Sudbury." The mortgage embodies Section 2 of the above mentioned act, the substance of which is given above, and excepts from the mortgage only certain property at Barnesdale, Muskoka. The Premier's explanation, made upon the floor of the House, was, therefore, to put it mildly, quite misleading.

THE SECOND EXPLANATION—It is now stated that in June, 1904, an agreement was made with the C.N.O. Railway Company, and that the mortgage merely carried out the terms of this agreement. The weakness of this explanation is that no such agreement is referred to in the mortgage; that the statute is quoted verbatim; that the plans of the road were approved and filed about two years before the mortgage was taken; that the said plans show the road running through Toronto and having its terminus at the Union Station, and that the mortgage covers everything, except the said Barnesdale property, "from its terminus in the City of Toronto to or near the Town of Sudbury." In addition to the Barnesdale property, which is on this line, the mortgage excepts, that is, does not cover, "any line or lines of railway other than the line of railway from Toronto to Sudbury aforementioned," but nothing whatever within the City of Toronto is excepted from this first mortgage. And it must not be forgotten that the mortgage, following and embodying the statute, covers "the right of way, station grounds and other real estate and interest therein, buildings and other structures and improvements present and future, required for the purpose of the said line of railway." All Toronto terminals, no matter how the money was advanced, will form part of the system, will be "required for the purposes of the said line of railway," and are, therefore, covered by the first mortgage.

A. G. MACKAY.

Lordship said that it contained many valuable suggestions, and the court clerk will be directed to send several copies to the different bodies that are interested. He said that no one would fail to approve of that step mentioned of the prevention of the carrying of concealed weapons, and His Lordship said he would like to see a safe scheme devised in that regard. "Every foreigner entering Canada should be told that the laws of the country must be observed," His Lordship said he referred to that class of immigrant that carry the knife. They must be seriously impressed with the power of the Canadian law. It is natural for them to use the knife, as they are but adhering to the customs of their ancestors.

It was a pleasure to learn that the different charitable institutions were being well looked after. His Lordship hoped that pressure would be brought to bear on the County Council to make it see the wisdom of building a House of Refuge for the care of the poor of the county.

In regard to the deportation of Bruno Greco, the brother of Giuseppe Greco, His Lordship said he would have the proper authorities spoken to.

He complimented the jurors on the marked intelligence that was contained in the presentment.

The court closed its sittings somewhat in the nature of a record, having cleared off the list forty-two civil actions and one murder charge inside of one week.

Clay Bank Fell on Him.

Toronto, May 22.—A solid mass of clay broke loose from a bank and fell on Emerson Ooms, aged fifty, 681 Gerard street east, yesterday afternoon at Bell's brickyard, 261 Greenwood Avenue and killed him. His skull was fractured and leg broken. He was working under a clay bank and when the slide occurred was stooping with his back to it. A workman on top of the bank shouted when the mass was detached, but it was too late, and it struck him on the head and leg.

HUNT FOR HEIRESS.
Pittsburg Police Searching for Little Daughter of F. C. McClure.

Pittsburg, Pa., May 22.—Somewhere in Pittsburg, no one knows where, there is said to be a little nine-year-old girl, named Margaret McClure, who is the sole heir to an estate of \$100,000. Her father, F. C. McClure, died in the Red Cross Hospital, Cobalt, in his pocket were stocks and bonds to the above value. Just before he died he told one of the nurses to find his little daughter in Pittsburg. The administrators of the estate, therefore, communicated with Superintendent McQuade. Mayor Guthrie has also received a letter in effect that the child was supposed to be at school here, and every school and convent in the city is being searched for traces of the missing child.

MURDER SUSPECT TAKEN.
Edward Hart Held in Connection With Death at Urbana, Ohio.

Strathroy, May 22.—A man answering the description of Charles Brennan, who is wanted at Urbana, Ohio, for murdering his brother on the 18th of April last, was arrested here at an early hour this morning by Chief Wilson of this town. When arrested the prisoner, who claimed to be Edward Hart, of Port Huron, was armed, but offered no resistance and informed the chief that he knew why he was arrested, having seen an account of the murder in the paper.

The chief stated that he believed the prisoner was the man wanted, although he said, as in the case of Moir, it is possible to arrest a man on suspicion bearing a strong resemblance to a much-wanted murderer, and yet be mistaken. The authorities at Urbana were at once communicated with.

"Isn't that a perfect picture of Mrs. Gable?"
"No, I think not—the mouth is closed."

The Right House

"HAMILTON'S FAVORITE SHOPPING PLACE"

Tremendous sales for the last week of May

FURTHER demonstrations of Right House value-giving and purchasing powers—wonderful saving opportunities for everyone. Remarkable economies that are most opportune. Will you share them? To-day we merely mention a few of the big sale events that will be ready when the doors open Tuesday morning. They are brimful of opportunity to secure your summer supplies in apparel, fabrics, home-furnishings, etc., at less than usual cost. Visit the store Tuesday and see for yourself.

Great sale of Carpets and Rugs
Tremendous out-pouring of Curtains
Reductions on Furniture Coverings
Draperies at less than first cost

Millinery at nearly half price
Tailored Suits at a third less
Summer Jackets marked down
Raincoats at special prices

Special offerings in Separate Skirts
Underskirts at extra low prices
A tremendous sale of White Blouses
White Underwear specially priced

Fancy Linens at Half value or near it
Silk and Lisle Gloves reduced
Dress Goods absolutely reduced
Special purchase sale of silks

Splendid bargains in Embroideries
Neckwear at fully half price
Belts at less than half price
Laces reduced; Summer sorts

Wash Muslins; special sale
Special purchase sale of Veilings
Two great specials in Kid Gloves
Ribbons at half price or near it

Monday--Victoria Day--This store will remain closed

CORNER KING EAST
AND HUGHSON STS.

THOMAS C. WATKINS

HAMILTON,
ONTARIO

I. O. F. RATES DISCUSSED.

Supreme Chief Ranger Addresses the Old Members.

Pointed Question: Put to Him by Committee.

Meeting Strongly Against the Proposed Increases.

Last night in Association Hall five or six hundred members of the Independent Order of Foresters gathered together to hear Supreme Chief Ranger Elliot G. Stevenson discuss the question of raising the rates of assessment upon the older members of the order. The general tone of the meeting was against anything of this sort, and some rather direct questioning on the part of the audience at the end of the address showed this feeling plainly. Mr. Stevenson was presented with a number of questions adopted by the local branch of the order before his address. These questions were the outcome of a meeting held recently to discuss this question, and were to the point. They were presented by Dr. Baugh, and there were about fifteen of them. The plan in a nutshell is to increase the assessment on a graded scale, so that the revenue will be nearly doubled. Old members can stay in at their present rate, but hold a reduced amount of insurance. Younger members will go in on the new plan, and any of the old ones have the option of paying for the amount they have at present at the new rate, according to their attained age. In the case of a member attaining the age of seventy under a reduced policy paying the same rate, he will have that paid up in the regular number of payments, and if still living when this is exhausted he will receive the amount of the original policy is exhausted.

Chairman J. M. Patterson introduced the Supreme Chief Ranger. On the platform were Rev. Dr. Lyle, Rev. John Young, C. C. Baird, George Clarke (Winona), R. H. Foster, Dr. Baugh, H. Elmer, Wm. McAndrew, and E. S. Horgan.

The speaker opened his address with an outline of the above idea. "I consider this my duty," he said, "and my connection with this institution I consider of less consequence than the increasing of the burdens of my brethren. I am not unmindful of this important and uncomfortable fact. I don't want to increase a portion of the burden carried now unless it is shown to be an absolute necessity. You are getting my individual and honest view, and though it may be mistaken, it is honest. The all-important question is, 'Is it an absolute necessity to change the rates?' If there is no necessity to raise them, then it would be a crime to do so, and if there is cause to do so, and it is not done, and the 250,000 old members suffer, then it is a crime not to warn them and ask for the remedy. We have an example of this in Michigan in the A. O. U. W., where it went under, and paid 40 cents

on the dollar to 20,000 people who had pinned their faith to it, and it left many penniless.

"Looking at our balance sheet an increase of \$1,000,000 is noted each year, but considering that there are 25,000 new members, this shows \$1,000,000 less than the receipts for the past year. The increasing death rate among our old members is diminishing the mortality fund, and it has reached a point where it is time to stop and consider. The receipts from those who joined prior to 1898 are inadequate, and it is high time they were made adequate. A man joins at 36 years of age and lives to be seventy. He pays, with interest compounded at 4 per cent. per annum, \$650 into the mortality fund, and draws in benefits \$1,000. How is the order or any other order going to stand that I would like to know. A man joining at 40 years of age, prior to 1898, when he got in at the rate of 88 cents a month, pays \$575 into the order, that is, considering the compound interest and at the time of his last payment, which is at 70 years, he draws out whether he lives or dies \$1,000. This is considering the question on the basis that none of these men die before they reach 70 years of age when all payments cease, obtaining prior to 1898 and at the age of 45 years, a man pays, with the interest received from his payments, just \$506 into the mortality fund, and draws from the fund \$1,000. At fifty he pays \$503 and gets \$1,000. At 54 he pays \$1.85 a month for 16 years, and with the interest the order gets \$475. He draws his \$1,000 just the same. Considering these conditions, see what we have to face. A widow calls for her money and looks to the society to pay it. Who's the society? Why, you and I. At present there is \$12,000,000 on hand, as against liabilities amounting to \$25,000,000. In the old members' fund there is \$5,000,000, with likely claims of \$14,000,000 against it. Under these facts it appears we expect the young men to help pay the old men. Shall we do this? Shall we let the public see the truth or tell falsehoods to get unsuspecting men to join? Are we to do this by falsehood and keep on deceiving them? They would say after a few years with us, 'We would not have joined if we knew what was coming.' Each man who joins thinks the order can meet its obligations and that he is paying his fair and just share for what he has a right to receive. And further, because we have deceived, are we going to deceive others? Are we justified in doing so? Any man who joined before 1898 has not paid for what he will ultimately receive if no change is made. He thought he was, and it looks wrong to make him pay more than he was told he would have to pay when he joined, but this is a case of necessity. Out of every 1,000 men 20 years of age who joined the order, it has been discovered that five die within a year of joining, and the older they are the larger is the percentage. We come in to be protected against the possibility of being of those who die young, and the way the matter stands something has to be done to add to our assets to cover that liability of two hundred and fifty million dollars. If we dodge this responsibility and let well enough alone who's to take the burden we should have taken for the preservation of the order. Of those who joined since 1899, 75 per cent. are carrying only \$500 insurance. Is it fair to deceive these poor people who cannot afford it? It is unmanly and unfraternal. We don't want our pounds of flesh, but we want to do what is right, and if we are not paying our share, I'm sure we shall do as members of the I. O. F.

"The average man insured for \$1,000 pays no more than \$470 into the society

and that is from actual figures. Yet he expects and gets his \$1,000. The late S. O. R. signed this agreement, but who do you look to to pay your money? Why the society—yourself. I got a letter from a minister in regard to this proposed change and he said his court was going to consult a lawyer. I told him to consult his conscience first. On looking him up I found he would draw \$1,000 at the age of 70 years, after paying in \$470, at the present rate. We must get enough from the average living members to pay these chances.

"The law of the land in regard to this is that it is the duty of a member of a fraternal society to provide money to meet the obligations of the society as much as it is their right to receive benefits from the society. If there has not been sufficient provision made it is your duty to provide it. If there is a deficiency, who should make it up?"

"In the last few years, since '95, \$300,000 more has been paid out than has been received. In '07, \$400,000 more was paid out than received and this year promises an increase in this direction. There is a constantly increasing deficit and a constantly decreasing payment towards the fund.

"What precipitated this discussion was the Royal Commission; now I'm not regretting that there was a Royal Commission, but I'm regretting that it did not come 20 years ago. It is an absolute necessity to apply the new rates, commencing at this time. For more than a year two unbiased and unaffiliated experts have been at work and they report that the Royal Commission's report of our affairs is most accurate. They have both proven the fact of a twenty-four million deficiency. It is our duty to warn every one of the impending trouble. We wanted to be sure and there is the situation. It seems a harsh alternative, this changing of rates, but it is when you consider how necessary it is. Hon. Mr. Fielding said he considered it the duty of the Government to protect the public against deception in insurance and that he would not hold office under a Government that countenanced a deception. This was partly responsible for the showing up we're getting. It was the mistake of mistakes to ever go beyond the continent of America to develop the Order. The wisest plan was the discontinuation of all foreign work. Some say I have no right to stir up this commotion, but I decided to let every one know where he and we were at. You have had an opportunity to study this out and your views will be presented at the Supreme Court in June. It is our duty to support the Order in doing the best that can be done, whatever it is, in this trying situation."

When Dr. Lyle, at the close of this address, compared the proposed rates of the I. O. F. with some straight insurance companies rates, and the audience shouted the least protection of all. Mr. Stevenson waxed very warm, and said he was surprised to see the effort being made by the members to discredit their own organization. Dr. Lyle and Rev. E. Etherington asked the speaker several more questions, among them being one by Mr. Etherington—"How much are we shy, and how much would we have been shy with proper management of the Order?"

A caustic rejoinder on the part of the speaker was drowned in the noise which followed.

Several members of the audience expressed appreciation of Mr. Stevenson's logic and applause was generous.

Messrs. Fred Darsch, High Chief Ranger, of the High Council of Ontario, and C. H. Merryfield, Superintendent of field work, both of London, attended the meeting.

Exclusive Styles For Summer Wear THE ATELIER

Tailored Linen Suits in white and colored lineas at \$10.00, \$13.50, \$15.00.

White and colored Muslins in Princess and Jumper styles \$5.00, \$6.50, \$7.50 up to \$25.00.

Handsome White Linen Skirts \$3.75 to \$5.50 in best quality Irish Linen.



E. A. BARTMANN, 40 James St. North