

TORONTO CORRESPONDENCE

INTERESTING GOSSIP FROM THE CAPITAL OF ONTARIO.

Toronto's Acting Mayor—The "Twelfth" and the City Hall—Travers vs. Ryan—New Chairman Dominion Railway Board.

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GOSSIP ON THE "TWELFTH"

The "Twelfth" is a very busy one of the biggest in the city of Toronto. The parade is a real attraction, participated in by many prominent citizens. A census of the City Hall is taken during the week-end. It is a very important thing to have a census taken for the city.

TRAVERS AND MR. RYAN

The latest episode of the Travers-Ryan case is the fact that Mr. Ryan has been appointed as a member of the Dominion Railway Board.

WATERWORKS GROWING PAINS

The waterworks department is having growing pains. Last summer \$500,000 was spent on the waterworks.

MAYOR GEARY IN ENGLAND

The announcement that Mayor Geary is going to England is a surprise to many.

100 FAMILIES NEED RELIEF

Regina is being rebuilt. C.P.R. will erect 500 houses.

CHANGED HIMSELF BY STRAP

A despatch from Windsor says: Half crazed with the intense heat and suffering from neuralgia, Wilkie Mickle, aged 40, a prosperous farmer, residing near Ankerstburg, in Malden township, committed suicide by hanging on Sunday.

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DOMINIONS AND THE NAVY

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High Court Canadian Order of Foresters.

The thirty-third annual Convention of the Canadian Order of Foresters was called to order by the High Chief Ranger, Mr. J. A. Stewart, of Perth, Ont., a few days ago, in the City of Hamilton, Ont., over 300 delegates being present.

The Annual Reports of the High Court Officers were submitted by the following—Mr. J. A. Stewart, High Chief Ranger; Mr. Alf P. van Someren, High Secretary; Mr. Robert Elliott, High Treasurer; Dr. U. M. Stanley, Chairman of the Medical Board; Messrs. W. L. Roberts and J. P. Hoag, High Auditors; and Mr. W. G. Strong, Superintendent of Organization.

Other officers present besides those just referred to above, are: Mr. J. A. Brodeur, Montreal, Que., High Vice-Chief Ranger; Messrs. W. M. Gagner, Montreal, Que.; N. J. Stevenson, Toronto; R. T. Kemp, Listowel, Ont.; A. R. Galpin, London, Ont.; F. H. Davidson, Winnipeg, Man.; Diet. H. Chief R. Members of the Executive Committee of High Court: Mr. William Walker, Montreal, Que., High Registrar; Rev. W. J. West, Bluevale, Ont., High Chaplain; Mr. D. E. McKinnon, Winnipeg, Man., District High Secretary for Manitoba; Lyman Lee, Hamilton, Ont., District High Secretary for Ontario; C. T. Solicitor, and Mr. J. B. O'Regan, Quebec, Que., Chief Agent for the Province of Quebec.

Many matters of interest to the membership generally were dealt with in these various reports, and they cover a great deal of detail, all of which indicate marked and rapid progress in the affairs of the National Fraternal Insurance Association. The officers of this order have been able from year to year to indicate conclusively, by their reports, satisfactory progress in certain directions, but those of 1911 indicate progress in every department of this Order's operations. The Canadian Order of Foresters continue their business under the Dominion of Canada, and it is one of the objects of this order to indicate the progress in this regard, at the inception of the Order, in 1879, would appear to have been a wise one from a prudential, as well as a patriotic, point of view.

To deal with a few of the points brought out by the reports of the various officers, first might be mentioned the fact that during 1911 3,335 new members were initiated into the Order, a larger number than has been admitted in any previous year of the Order's existence. This increase in the membership for the year under review was 5,022, being 963 in excess of the previous year's net additions to the Order. The total membership at the end of 1911 was 83,126.

In respect to the Insurance Fund, 95 Death Claims were paid during the year, amounting to \$500,570.68. Other Death Claims were paid, amounting to a slightly larger total than that paid in 1911, such a favorable showing reflects creditably on the physical selection made of business taken by the Order. After paying this sum of over half a million for Death Claims out of the Insurance Fund the Order was able to add the very substantial sum of \$30,754.64 to its Insurance Fund on hand, being a larger addition to the fund than that made in any previous year. The total amount standing at the Credit of this Fund on the 1st of June, 1912, was \$3,740,359.97.

In respect to the Sick and Funeral Benefit Branch, this department, also, has shown satisfactory progress. There was a net increase in membership in this department for the year of 4,120, showing a total membership of 31,000 at the end of 1911, showing an increase of 53,448. The net amount added to the funds of this department, after paying 6,639 claims, amounting to \$161,485.95, was \$38,460.23, the position of this fund on the 1st of June, 1912, showing a credit balance of \$251,769.36. Interest earned by this Department on its funds in 1911 amounted to \$9,716.10. It will be seen from this that interest earned is becoming an important factor in this department of the Order's work.

The General Fund of the Order is also in a good position, and on the 1st of June, 1912, showed a credit balance on hand of \$24,127.25. The funds of the Order are all invested in the best securities procurable. The almost entirely in Municipal and School Debentures, of the Dominion of Canada, the average rate of interest realized from the investments in 1911 was 4.02 per cent, a rate which, taking into consideration the gilt-edged nature of the investments, is a very advantageous one, and it is interesting to note that interest earned on the Insurance Funds of the Order, for 1911, amounted to \$149,755.60, and paid 29.9 per cent of the Death Claims of the Order. This is also the largest return, in respect to interest, in the Order's experience, and the largest percentage of Death Claims that it was able to pay from this source of income. The important bearing this revenue has on the stability of the fund will be illustrated by the fact that in ten years ago the amount realized from interest on investments was \$88,282.34, showing an increase in this source of \$111,472.26.

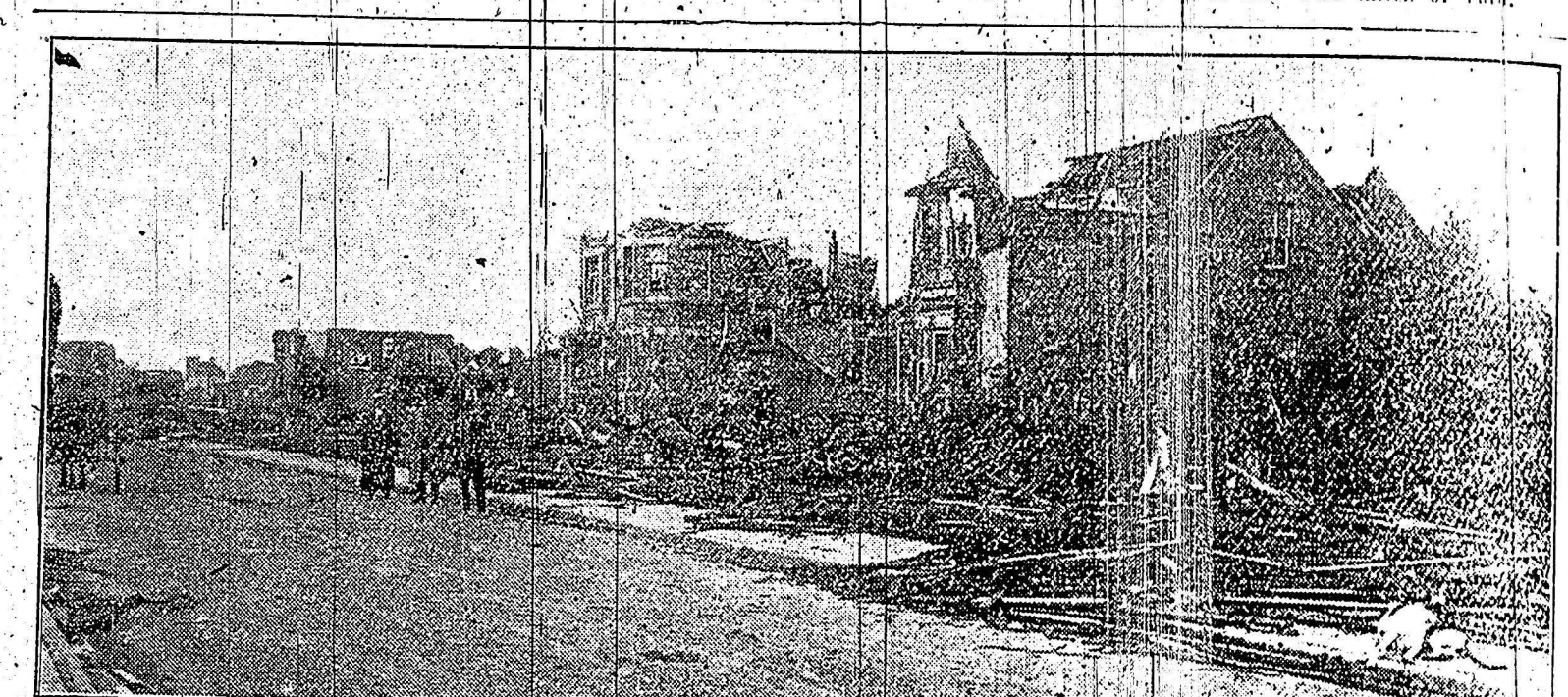
A feature of general interest to the insuring public, indicating as it does the careful selection of risks, is the death rate of this Order. For the year 1911 it was 9.95 per thousand, and in this regard the Order shows, for a third year, a very satisfactory record, the very low average death rate of 9.24 per thousand of their membership.

The above facts will indicate that the Canadian Order of Foresters, during the time of Canada's prosperity, has been obtaining their full share of material progress. It is gratifying to note that in this Society, which has never attempted to enlarge its scope of operations out-

CYCLONE'S WORK AT REGINA.



Portion of the ruins of Smith Street, south. This and Lorne Street were wiped clean from end to end—two miles of ruin.



Houses facing the Presbyterian Church at Regina. Several people had miraculous escapes from these houses, as this view naturally leads one to expect.

side the Dominion, such splendid and encouraging results have been attained from the conduct of its business, and at no time in its history would it appear to have been in as strong a position as it is today.

100 FAMILIES NEED RELIEF

Regina Is Being Rebuilt—C.P.R. Will Erect 500 Houses.

A despatch from Regina, Sask., says: The city officials in various committees are being working over the catastrophe with but a few hours' sleep. A complete canvass has been made as to the necessity for relief. Immediate relief is needed for some 100 families, while more will be added to the list later. Many who really need the relief are probably concealing their needs, and will not apply for help unless urged by actual want. Hundreds of other victims of the cyclone are being kept by friends who can ill afford it. A large portion of those whose residences and property were devastated are wealthy or well-to-do people who, while they have received a severe setback, are not in actual want, and while they lack shelter of their own, are being housed by relatives or friends.

SUCCESSION DUTIES LESS

Receipts for June Below Those of Last Year.

A despatch from Toronto says: Succession duties for the month of June were somewhat less than those for the corresponding month last year. In June, 1911, the Provincial Treasurer received \$82,313 from this source; for last month the amount was \$70,000. For the eight months ended June 30 the total amount received for succession duty was \$537,754, as compared with \$692,870 for the same period of the fiscal year of 1911.

DOMINIONS AND THE NAVY

Lewis Harecourt Announces Contributions From Two of Them.

A despatch from London says: Lewis Harecourt, the Secretary of the House of Commons, speaking in the House of Commons on Wednesday evening, announced that New Zealand's present contribution to the Imperial Navy would be £25,000. New Zealand is also contributing a battleship of the value of £2,000,000.

JOINS OTTAWA SERVICE

A despatch from Ottawa says: Dr. E. M. Kindle, a well-known scientist of Washington, D.C., is joining the Canadian Civil Service.

MANY CHILDREN KILLED

137 Deaths Recorded in Montreal From Heat.

A despatch from Montreal says: Death has exacted a heavy toll among the little children since the heat wave first struck Montreal. Of the 137 deaths recorded in the city since the 1st of July, 82 were children under five years of age.

OFFICERS RESIGN

Three Have Quit Following No-Liquor Enforcement.

Three have quit following no-liquor enforcement. The failure of certain officers of the militia to enforce the liquor regulations of the Militia Department at mess tables in the recent transportation camps has resulted in their resignations, and more are said to be coming. One officer was sent summarily out of camp, having violated the rule, and having taken advantage of the violation to become intoxicated.

MAKING SAFE INVESTMENTS

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Money Compounded at 6 per cent. Doubles Itself in Twelve Years—If You Are Uneasy Over Your Money Leave It in the Bank.

The articles contained by "Investor" are for the sole purpose of guiding prospective investors, and are not to be taken as a recommendation to invest in any particular security. The publisher of this paper has no responsibility in connection with this matter other than those of the reader.

Why? Of investing money is such a difficult task, shouldn't it be in the hands of an expert? It is a question asked by some people. The answer is simple enough, but rather hard to explain in a few words and clear manner.

Of course, if a man is going to invest his money, and would be satisfied to have it in a bank, he would be a fool to invest in anything else. On the other hand, he would be a fool if he were to withdraw his money from a bank and invest it in anything else, if he were to invest it in anything else, it is not the prime aim of investing. Of course, if a man is going to invest his money, and would be satisfied to have it in a bank, he would be a fool to invest in anything else. On the other hand, he would be a fool if he were to withdraw his money from a bank and invest it in anything else, if he were to invest it in anything else, it is not the prime aim of investing.

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