REVISED PENSIONS SCALE COMES INTO EFFECT

Higher Rates for Men Up to Rank of Lieutenant Adopted and Are Retroactive—Over 5,000 Names in Now—Annual Bill Will be Heavy.

A despatch from Ottawa says: The Government has adopted the recommendations of the special committee of Parliament which last session considered the revision of the war pensions regulations. The present Pensions Board of the Militia Department has been authorized to adopt the new scale, and to make it retroactive, applying to all pensions already granted since the outbreak of the war.

A permanent Pensions Board, appointed for a long period of years, and removed from all political influence, will be named later on, but meanwhile the present Military Board will apply the new regulations. The new scale is considerably higher in the case of privates and other ranks up to Lieutenant than the scale adopted a year or so ago.

Already there are some 5,500 names in the pension list, and when all the casualties so far incurred have been dealt with by the Pensions Board, it is estimated the total number of pension awards will be up to the ten thousand mark. The aggregate of the annual pension bill is now over two million dollars. By the time the war ends it is estimated that the yearly bill for pensions will be fully $20,000,000.

ARTIFICIAL LIMBS WILL BE PROVIDED

Arrangements Made by the Government for Needs of Soldiers.

A despatch from Ottawa says: The attention of the Military Hospitals Commission has been drawn to the fact that certain persons are going about the country soliciting subscriptions to funds for the provision of artificial limbs for soldiers of the Canadian Expeditionary Force. "It cannot be too widely known," says the Secretary of the Military Hospitals Commission, "that the most ample provision is being made by the Government for the latest and best types of artificial limbs, both in Canada and in England, for all the members of the C.E.F. who may have suffered amputation. Special study has been made of the matter by the Military Hospitals Commission, in conjunction with the medical authorities of the Militia Department and in consequence, a special factory is being established by the Hospitals Commission in connection with the new Convalescent Hospital in Toronto, for the manufacture and fitting of artificial limbs for all who require them."

GREECE CONCEDES ALLIES' DEMANDS

King Suddenly Agrees to an Unconditional Surrender.

A despatch from Athens says: Greece has accepted unconditionally the demands made by the Entente Powers. This decision was communicated to the French Legation by M. Zaimis, the former Premier, to whom the formation of a new Cabinet is reported to have been entrusted. It includes the dissolution of the Chamber of Deputies, the reconstruction of the gendarmerie, and the holding of new elections. The sudden decision of King Constantine was brought about by the issuance of orders that the allied fleet, under command of Vice-Admiral Moreau, cruise before Piraeus, the port of Athens. A landing party was to accompany the fleet, its action to "depend upon results."

A PROGRESSIVE SOCIETY.

Canadian Order of Foresters Are Prospering.

A report of the annual meeting of the Canadian Order of Foresters will be found in this issue. The reports of the several officers of the Order show the same steady progress during 1915 which it has experienced since its inception in 1879. The Insurance Fund increases during the year to $465,500.32, the largest sum since the Order's inception. After the payment of 592 death claims, amounting to $592,179.88, this fund showed $5,205,868.52 on hand at end of the year. The amount on hand at the present time is $5,388,754.58. The yearly revenue from investments now amounts to nearly half the total amount paid in death claims. The sick and funeral benefit fund shows a larger net increase than in any year in the Order's history. Arrangements have been made for carrying enlisted members without inconvenience to the general fund. The death rate for 1915 was only 6.50, but if the war claims were deducted the rate would have been 6.20. Altogether the Order is to be congratulated on its strong position in every department.

GERMAN FORCES FLEE IN EAST AFRICA.

A despatch from Havre says: Further successes for the Belgian columns invading German East Africa are claimed in an official statement issued by the Belgian War Office on Thursday. The statement follows: "General Tombeur telegraphs that after beating the enemy on June 6 at Kiwitawe, our advance guard again caught up with the Germans on June 12, and forced an engagement with them on the road from Kiwitawe to Kitega, east of the River Ngokoma. The enemy was routed and retreated, abandoning the killed on the field. The pursuit continues."

Britain Seizes Coffee Cargoes.

A despatch from Copenhagen says: The Berlingske Tidende says that five large Swedish steamers with coffee from South America have been seized by the British and that the steamer Kronprinzessin Margareta, also coffee laden, has been taken to Kirkwall. The action is believed to have been the result of allegations that German agents were gathering large quantities of coffee in Sweden for export to Germany as soon as the war is ended.

Markets of the World

Breadstuffs.

Toronto, June 27.—Manitoba wheat—No. 1 Northern, $1.17¾; No. 2 Northern $1.16¾; No. 3 Northern, $1.12¼, track Bay ports.

Manitoba oats—No. 2 C.W., 52c; No. 3 51c; No. 1 feed, 48½c, track Bay ports.

American corn—No. 3 yellow, 80c, thrack Bay ports; 83½c, track Toronto.

Ontario oats—No. 3 white, 48 to 49c, according to freights outside.

Ontario wheat—No. 1 commercial, 98 to 99c; No. 2 commercial, 94 to 96c; No. 3 commercial, 88 to 90c, according to freights outside; feed, 83 to 85c, nominal.

Peas—No. 2, nominal, $1.70; peas, according to sample, $1.25 to $1.50, according to freights outside.

Barley—Malting, 65 to 66c; feed, 60 to 62c, according to freights outside.

Buckwheat—Nominal, 70 to 71c, according to freights outside.

Rye—No .1 commercial, 94 to 95c, according to freights outside.

Manitoba flour—First patents, in jute bags, $6.50; second patents, in jute bags, $6.00; strong bakers', in jute bags, $5.80, Toronto.

Ontario flour—Winter, according to sample, $4.05 to $4.15, in bags, track Toronto, prompt shipment; Winter, according to sample, $4.00 to $4.10, bulk seaboard, prompt shipment.

Millfeed—Car lots, delivered Montreal freights, bags included:—Bran, per ton, $20 to $21; shorts, per ton, $24 to $25; middlings, per ton, $25 to $26; good feed flour, per bag, $1.55 to $1.60.

Country Produce.

Butter fresh dairy, choice, 25 to 27c; inferior, 23 to 24c; creamery prints, 29 to 31c; inferior, 28 to 29c.

Eggs—New-laid, 26 to 27c; do., in cartons, 28 to 29c.

Beans—$4.25 to $4.50 the latter for hand-picked.

Cheese—New, large, 18c; twins, 18½c.

Maple syrup—$1.40 to $1.50 per Imperial gallon.

Dressed poultry—Chickens, 25 to 27c; fowl, 23 to 25c.

Potatoes firm—Ontarios $1.85 and New Brunswicks at $2.15 per bag, westerns, $1.95.

Provisions.

Bacon, long clear, 18 to 19c, per lb. Hams—Medium 23½ to 24½c; do., heavy, 20½ to 21½c; rolls, 19 to 19½c; breakfast bacon, 24½ to 26½c; backs, plain, 26½ to 27½c; boneless backs, 29½ to 30½c.

Lard—Pure lard, tierces, 17 to 17½c; and pails, 17½ to 17¾c; compound, 14 to 14½c.

Montreal Markets.

Montreal, June 27.—Corn—American No. 2 yellow, 83 to 84c. Oats—Canadian Western, No. 2, 55c; No. 3, 53½c; extra No 1 feed, 53½c; No. 2 local white, 53c; No. 3 local white, 52c; No. 4 local white, 51c. Barley—Malting, 75 to 76c. Flour—Manitoba Spring wheat patents, firsts, $6.60; seconds, $6.10; strong bakers, $5.90; Winter patents, choice, $6.00 to $6.25; straight rollers, $5.10 to $5.60; do., bags, $2.40 to $2.65. Rolled oats—Bbls, $4.75 to $5.55; do., bags, 90 lbs, $2.40 to $2.60. Bran, $20.00 to $21.00. Shorts, $24.00. Middlings $25.00 to $27.00. Moullie, $27.00 to $32.00. Hay—No. 2, per ton, car lots, $20.50 to $21.50. Cheese—Finest westerns, 17½ to 17¾c; finest easterns, 16½ to 16¾c. Butter—Choicest creamery, 29½ to 30c; seconds, 28½ to 29c. Eggs—Fresh, 26 to 27; selected, 29 to 30c; No. 1 stock, 27 to 28c; No. 2 stock, 24 to 25c. Potatoes—Per bag, car lots $1.95.

Winnipeg Grain.

Winnipeg, June 27.—Cash prices:—Wheat—No. 1 Northern, $1.11½; No. 2, do., $1.05½; No. 3, do., $1.05½; No. 4, $1.00½; No. 5, 94½c; No. 6, 90½c; feed, 84½c. Oats—No. 2 C. W., 46½c; No. 3, do., 45½c; extra No. 1 feed, 45½c; No. 1 feed, 44½c; No. 2, do., 42½c. Barley—No. 3, 68c; No. 4, 63c; rejected, 59c; feed, 59c. Flax—No. 1 N.-W.C., $1.55½c; No. 2 C.W., $1.52½c.

United States Markets.

Minneapolis, June 27.—Wheat—July, $1.08¾; September, $1.08¼; No. 1 hard, $1.15¾; No. 1 Northern, $1.09⅝ to $1.12⅝; No. 2 Northern, $1.05¼ to $1.09¼. Corn—No. 3 yellow, 74 to 75c. Oats—No. 3, white, 38 to 38½c. Flour unchanged; shipments, 52,168 bbls. Bran, $17.50 to $18.50.

Duluth, June 27.—Wheat—No. 2 hard, $1.12½; No. 1 Northern, $1.11½; No. 2 Northern, $1.05⅝ to $1.08⅝; No. 1 Northern to arrive, $1.11½; No. 3 Northern on track, 98⅝ to $1.04⅝c.

Live Stock Markets.

Toronto, June 27.—Choice heavy steers $9.90 to $10.50; butchers' cattle, choice, $9.40 to $9.75; do., good, $9.10 to $9.25; do., medium, $8.65 to $8.85; do., common, $8.00 to $8.25; butchers' bulls, choice, $8.35 to $8.80; do., good bulls, $7.50 to $7.75; do., rough bulls, $4.75 to $5.25; butchers' cows, choice, $8.25 to $8.50; do., good, $7.50 to $7.75; do., common, $5.25 to $5.75; stockers, 700 to 850 lbs. $6.75 to $7.75; choice feeders, dehorned, 950 to 1,000 lbs., $8.25 to $8.85; canners and cutters, $4.00 to $5.00; milkers, choice, each, $75.00 to $100.00; do., com. and med., each $40.00 to $60.00; springers, $50.00 to $100.00; light ewes, $9.00 to $10.00; sheep, heavy, $6.00 to $8.00; spring lambs, per lb. 14½c. to 15½c.; calves, good to choice, $9.50 to $12.50; do., medium, $7.25 to $8.50; hogs, fed and watered, $11.20 to $11.25; do., weighed off cars, $11.50 to $11.60; do., f.o.b., $10.75.

Montreal, June 27.—Butchers' steers, choice, $9 to $9.50; medium, $7.75 to $8.75; common to fair, $7.25 to $7.50; bulls, choice, $7.25 to $8.25; fair to good, $6.50 to $7; medium, $5.25 to $6.25; common, $5; cows, choice, $7 to $8.25; fair to good, $5.75 to $6.75; canners and cutters, $4 to $4.75. Sheep, 7c to 8c; lambs, spring, 12c per pound. Calves, 9c to 10½c; medium, 7½c to 8c. Hogs, selects, $11.25 to $11.50; heavies and sows, $9.25 to $9.50.

BRITISH SUCCESSES IN GERMAN AFRICA.

A despatch from London says: Allied forces which are invading German Erst Africa are continuing the advance successfully. It was announced officially on Wednesday that the column moving from British East Africa into the north-eastern section of the German colony has occupied Handeni. Another column, advancing from the south, has taken Alt Langenburg, near the head of Lake Nyassa.

Fish-hooks Don't Change.

The fish-hooks used to-day are of precisely the same form as those of two thousand years ago. The only difference is in the material; then they were made of bronze, now they are of steel.

SELFRIDGE SEES DISASTER AHEAD

IF WILSON CNTINUES HIS PRESENT POLICY.

Says Distrust Is Growing in Great Britain of the States.

One of the most notable pronouncements on Anglo-American relations has recently proceeded from Mr. Harry Selfridge. This is a subject on which the great merchant—perhaps the greatest retail merchant in London—is peculiarly qualified to speak. For he knows Great Britain—or at least he knows England—and he knows the United States; he knows the people of the two countries, and he is persuaded that they have so much in common that it is a thousand pities that they have not even more.

"After the war," says Mr. Selfridge, "England will have to change some of her habits which were born of excessive wealth, and perhaps we Americans may gradually change some of our own, which are the consequences of excessive youth."

As has been said, Mr. Selfridge knows both England and the United States, but, of course, he knows the United States infinitely the better of the two, for he is 58 years old, and of those 58 years 51 have been spent in the United States, in which country he was born, and only seven in England. He was once the partner of Marshall Field, in the world-famous Chicago store, and it was in 1909 that, having taken up his residence in England, he caused "Selfridge's," the London store, which he has made equally famous, to be formally opened. He bears the reputation of being one of the very shrewdest and sanest, yet most intrepid, business men in the world—a veritable Napoleon of commerce.

The Distrust Grows.

As is only to be expected of so keen an observer, the changed attitude of the British people toward the people

A. Gordon Selfridge.

of the United States has not escaped his notice. The prevailing sentiment of the former towards the latter is a growing one of distrust, and Mr. Selfridge, American to the core though he be, does not blink the fact. "This feeling of distrust," he says, "is evidenced by the talk of workmen travelling to and fro upon the trains and trams; one hears it among shoppers; I fear that it is general. It cannot be overcome, I think, if we pursue our present policy, and I regard it as disastrous." This policy Mr. Selfridge aptly terms President Wilson's "hop-skip-and-jump" policy.

Mr. Selfridge finds the basis of the coldness towards the United States on the part of the British people in the thought—the mistaken thought, as he terms it—that the people of the latter country are merely money-grabbers. In a very interesting analysis of the different national characteristics of the two peoples, he gives it as his opinion that Americans do not love business for the sake of its mere money profits—that they like it for the sake of the game itself. In short, he takes the view that business takes very much the same place in the American, as politics and sport—those twin idols of the British—do in the British scheme of things. Perhaps he overrates the place which business and the successful business man should occupy in an ideal scheme of things. But be that as it may, it is certain that the British people, as a whole, underrate that place—and have been systematically taught to underrate it.

Brethren at Heart.

Deplorable as Mr. Selfridge regards these differences between the two peoples, he does not view them as being irreparable, given only a sufficiency of good-will on both sides. "I want England," he says, "to get from the United States, virility, initiative, openness of mind, and freedom of expression. You note that I do not say frankness of expression. That she has already to a degree which we have not, and might well copy. But she too often does not speak. She suffers from her own reserve. I want my country to learn much from England. First of all, that frankness, then calmness, honesty of underlying purposes, and unalterable determination, along lines of progress well planned in advance. We are the two great peace-lovers among the nations."

OFFICERS' RELATIVES BARRED FROM FRANCE.

A despatch from London says: After Monday next no relatives of sick or wounded officers will be permitted to visit France unless the officers' condition is dangerous and special permission has been granted, it was announced off Wednesday. This restriction has been imposed, owing to the necessities of the military situation.

GERMAN FLEET TOO LAME AND BLIND TO MOVE

Enemy Losses in Skagerrack Fight Are Found to Very Seriously Reduce Possibility of Any More Naval Battles.

A despatch from London says: Four weeks have passed since the battle of Skagerrack, and it is possible, in the light of an immense mass of information from British and neutral sources, to form what will prove a verdict of the historians on one of the most splendid incidents in our naval annals.

The German High Seas fleet, weaker by five capital ships, is so lame that it cannot move and so blind that it could not move if it dared to do so. That is a matter on which there can be no doubt.

Six Battle Cruisers Lost.

When the war opened, Germany possessed the following ships of the cruiser class (built and building) less than fifteen years old ,those lost in the course of the war being given:

Battle cruisers—Original number eight, since lost six, comprising the Lutzow, Goeben, Seydlitz (a complete wreck), Bluecher, Hindenburg and another of a similar type, which, it is believed, is the Von Der Tann.

Large cruisers—Original number seven, since lost five, comprising the Yorck, Scharnhorst, Gneisenau, Friedrich Karl, and the Prince Adalbert. The two remaining vessels are the Roon (launched in 1903, therefore thirteen years old), and the Prince Heinrich (1900). The Fuerst Bismarck (1898) is of no military value and can be ignored, owing to her slow speed and weak guns. She is believed now to be serving as a training ship.

Light cruisers—Original number thirty, since lost twenty, comprising the Karlshuhe, Madgeburg, Koln, Mainz, Edmen, Dresden, Nurnburg, Koenigsberg, Leipsig, Bremen, Undine, Bostock, Wiesbaden, Breslau, Frauenlob, Elbing, Ariadne, and three others, the names of which have not yet been revealed.

Fourteen Effective Cruisers Left.

Out of the forty-five effective cruisers of all classes which Germany had built and was building when the war opened she therefore possesses to-day only fourteen, and of these a large proportion was so seriously injured in the battle of Skagerrack as to be at present ineffective. Those fourteen cruisers have to suffice for duty as scouts for battle squadrons, parent ships for torpedo flotillas, and for patrol work in the Baltic.

MONUMENT ERECTED TO GERMAN VICTIMS

Canadian Wounded Subscribe Fund for Graves of Children.

A despatch from London says: The patients at Ramsgate Canadian Hospital, which was struck by a bomb in the air raid of March 19, subscribed for a monument to be erected to the memory of the Sunday School children who lost their lives in the raid. The necessary sum having been secured, the Canadians have placed the monument in position by the children's graves in Ramsgate Cemetery. It takes the shape of a maple leaf.

BEASTS ALLIES OF GERMANS.

Rhinoceroses Charge the British Supply Trains.

Details of the fighting between the British and German forces in the jungles of German East Africa, where wild animals of all sorts abound, are given in despatches received from correspondents with Gen. Smuts, who is entering the colony from British East Africa, in the north.

The advance was made in the region of Kilimanjaro, a mountain of 5,899 feet, regarded by the natives as a holy place. An attack was delivered on Salaita hill before the arrival of Gen. Smuts to take command, but owing to the cleverness of the German defensive fortifications the British force was repulsed with losses. The Germans had very carefully concealed their trenches and pits with living vines and trees, which had been transplanted.

The hill, however, was finally captured when the Germans retreated in the face of an enveloping movement, which threatened to cut them off. The advance of the British forces was at all times hindered by the almost impenetrable jungle and the boldness of the animals lurking everywhere. Startled rhinoceroses at times charged the heavy motor lorries carrying supplies, and despatch riders mounted on motorcycles had hazardous encounters with lions and other dangerous beasts alarmed at the invasion of their fastnesses.

Even the giraffes proved hostile to the British advance, for they scratched their long necks gainst the British field telephone wires until the wires broke under the strain.

The enemy made a strong stand at Moshi, about twenty miles from the British border, and so well fortified was their position that the British avoided frontal attack and sought to take it by an enveloping move. They were not quick enough to surround the place before the enemy had decamped, however, and the only spoils taken was one of the four inch guns of the Koenigsberg, which was not suited for operations in the field.

A British force operating from north-west of Kilmanjaro made its way south to the road connecting Moshi and Arusha, seventy miles from the British border. The Germans retreated south from Moshi, which is surrounded by rubber and coffee plantations.

An attempt was made by Gen. Van Deventer and his force of burghers to envelop the left wing of the Germans, but again the nature of the country interfered with the British plans, for he was held up by a river infested with crocodiles.

RUNCIMAN'S HEALTH SLOWLY IMPROVES.

A despatch from London says: Walter Runciman, president of the Board of Trade, is slowly recovering from his recent indisposition, but will not be able to resume his official duties until the end of July. When Mr. Runciman's health broke down, he offered to resign, but Mr. Asquith refused to consider his withdrawal from the Cabinet.

BARON WIMBORNE NO LONGER VICEROY.

A despatch from London says: Premier Asquith announced in the House of Commons on Thursday that the resignation of Baron Wimborne as lord lieutenant of Ireland, tendered shortly after the suppression of the recent Irish rebellion, has been accepted.

RHINE CITIES ARE SHELLED

French Air Squadrons Drop Bombs on Mulheim, Treves and Carlsruhe.

A despatch from Paris says: On Thursday a very marked aerial activity by the French squadrons followed a raid on Wednesday night on the town of Treves, when 18 shells were dropped, resulting in a fire of large dimensions. Thursday's operations were extensive, and were attended by much success. One flotilla of nine aeroplanes dropped shells on Carlsruhe, about 120 miles from Nancy, while another flotilla of ten planes reached Mulheim, on the right bank of the Rhine, in whose military establishments 50 shells were dropped. A squadron of Fokkers pursued this last expedition on their return, and the French machines gave battle. One Fokker was brought down and a French machine was forced by motor trouble to make a landing.

BARBED WIRE IN WARFARE.

Boers First Adopted It During South African War.

The idea of using barbed wire in warfare was borrowed from farmers and agriculturists who, years ago, began to cheaply fence their lands with such wire. Big American cattle ranches are so protected. The Boers copied the notion in their extensive grazing areas; and, when the South African War broke out, with typical "slimness" they employed barbed wire entanglements in order to check the onrush of our troops. Often grass and other crops were allowed to grow high on purpose to hide the wire.

In the great war of to-day Turkey has led the way in the use of super-barbed wire—barbed wire that is so thick as to more resemble cable—wire of a diameter equal to that of a drawing pencil, sometimes as thick as a man's little finger. Wire-cutters, as worked by hand, are of no use for cutting such wire.

For entanglements of modern barbed wire there is only one destructive agent, and that is shell-fire. Such an obstacle being encountered, our men draw back; word is sent to the guns, and over the heads of the waiting soldiers hurtle showers of shells till the entanglement is demolished. With heavy-weight wire that is the only way.

On the Continent the barbed wire used by the enemy is mostly thinner than that. But it, also, is too substantial to be severed by hand-cutters. Often it is pulled down. A special kind of javelin is thrown, the barbs of which catch in the wire, and then by a line attached to the javelin our men pull the wire towards them, thus tearing down the uprights that support the wire.

AID FRENCH FARMERS.

Britain Sends Seed and Implements for Devastated Farms.

The fund started by the Royal Agricultural Society of Britain to help farmers in the countries devastated by the Germans to replenish their holdings now amounts to about $350,000.

So far the executive committee have only been able to deal with the parts of France from which the enemy has been driven back. The consignments of rams, boars, poultry, machinery, implements and seed wheat forwarded in the autumn were supplemented in the early spring by 2,200 sacks of seed oats and 800 sacks of potatoes for planting. The claims of Belgium, Serbia, and Poland will be considered as circumstances permit. In the relief work that has so far been accomplished the French and British Governments have co-operated, the latter doing the work of transport and the former undertaking the distribution of the gifts free of cost.

It may perhaps be interpreted as a sign of complete confidence in the resisting power of the French army that a large proportion of the oats was sent to farms immediately behind the Verdun lines, where the seed has been sown—some of it within range of the enemy guns.

CANADIAN ORDER OF FORESTERS

37th Annual Meeting of the High Court—Over Five Hundred Delegates Present.

The 37th Annual Meeting of the Canadian Order of Foresters convened on Tuesday afternoon, the 20th of June, in the Masonic Hall, in the City of London, Ont., at 2 p.m. Delegates are in attendance from all parts of the Dominion, every province being represented.

The following officers of High Court were present at the opening session: J. A. Stewart, High Chief Ranger, Perth, Ont., in the chair; J. A. A. Brodeur, High Vice-Chief Ranger, Montreal, Que.; Robert Elliott, High Secretary, Brantford, Ont.; Dr. U. M. Stanley, Chairman of the Medical Board, Brantford, Ont.; W. G. Strong, Superintendent of Organization, Brantford, Ont.; W. L. Roberts, First High Auditor, Brantford, Ont.; J. P. Hoag, Second High Auditor, Toronto, Ont.; W. A. Hollinrake, High Court Solicitor, Brantford, Ont., and A. R. Galpin, London, Ont.; F. H. Davidson, Winnipeg, Man.; A. R. Coffin, Truro, N.S.; A. E. Wright, Toronto, Ont.; Dr. E. W. Moles, Norwich, Ont., members of the executive committee.

In addition to the above, D. Creighton, Dist. H.C.R., Brandon, Man.; John Murray, Past Dist. H.C.R. Hamiota, Man., and D. E. McKinnon, District High Secretary, Winnipeg, Man., representatives from the District High Court for Manitoba, were present.

The annual reports of the different officers of this Order are of a very satisfactory nature, showing that the steady progress which has been its experience since its inception in 1879, was continued in the year 1915.

This order confines its business entirely to the Dominion of Canada, and notwithstanding the tremendous handicap imposed on the work of the society, as a result of the war, the year just closed shows splendid progress.

The increase in the Insurance Fund during the year amounted to $465,500.31. This is the largest sum added to the fund in any one year in the history of the Order. The standing of this Fund at the end of the year, after the payment of 592 Death Claims, amounting to $592,179.88 showed funds on hand of $5,205,868.32, the amount at the present time being $5,388,754.58. The yearly revenue derived from the investments of the Order now constitute a very substantial amount of the annual income. Interest earned on investments of Insurance funds during 1915 amounted to $251,435.51, and paid 42.45 per cent. of the total Death Claims on the Order.

In respect to the matter of investments, it is interesting to know that the Order confines the investment of its fund to Government Bonds and Municipal and School Debentures in the Dominion of Canada. During the last two years, with an exceptional market in such direction from the investors' point of view, the Executive Committee has been able to take very extensive advantage of the situation. The Order purchased $300,000.00 of the War Bonds issued by the Dominion Government in the Fall of 1915.

The Sick and Funeral Benefit Fund shows a larger net increase than that experienced in any previous year in the Order's history, the increase for the year being $55,398.81. Interest earned on Investments of Sick and Funeral Benefit Funds (these investments being of a similar nature to those made of the Insurance funds) amounted to $22,746.91, and after the payment of 7,472 Sick and Funeral Benefit Claims amounting to $191,924.95, the amount standing at the credit of this fund was $458,683.[illegible]; the fund at the present time standing at $462,639.95.

The General Fund is also in a satisfactory condition. Many special charges, connected with the war and the arrangement for carrying enlisted members hereafter referred to, have been arranged without any inconvenience to this fund.

In respect to membership, substantial progress was also made; the membership at the end of the year 1915 standing at 91,046.

Besides the ordinary benefits from its life insurance and sick and funeral benefit departments, special provision is made for assistance to those of its members suffering from tubercular trouble of any kind. A special grant is made extending over a period of six months, with a view to assisting to defray the cost of treatment in any of a number of sanitaria in Canada making a specialty of such cases, and the membership is urged to take advantage of such treatment in the incipient stages of the malady.

It is gratifying to note, after a perusal of the reports of all the officers, the far-reaching benefits that are being derived by the membership in the various directions in which this society endeavors to be of assistance to the individuals composing same. Since 1879, about eleven millions of dollars have been paid out in benefits by this society, and, in fact, the whole record of the Order is well worth the perusal of those who perhaps have been skeptical regarding the permanency and stability of fraternal insurance societies. These reports furnish evidence of careful management in the conduct of the Order's affairs, and reflect credit on its administration.

A point of general interest, as indicating proper selection of risks, is the death rate. This for 1915 was 6.50 in the thousand, but if we deduct the war claims paid, it would have been 6.20, and the average death rate since the inception of the Order, over a period of nearly 37 years is 5.31 per thousand.

In looking into the report of the superintendent on organization, we find he has been able to report the institution of thirty-four (34) new Courts, demonstrating that the Order continues to establish agencies as new fields for the prosecution of its business open up. Particular attention is evidently being paid to establishment of Subordinate Courts only in such places as offer a reasonable prospect of permanency.

The treatment that this Order has accorded to those of its members who have enlisted for overseas service has been most liberal. The insurance of all members who were in the Order prior to the 1st of August, 1914, and who have enlisted for overseas service, is kept in force without any increase in rates. In addition to this, for the first 18 months of the war, all insurance and sick and funeral benefit assessments of such members were paid out of the General Fund of High Court. On the 1st of February, 1916, this policy was slightly changed, and, at the present time, where a member enlists for overseas service he pays his insurance assessments, at the ordinary rates, so long as he remains in Canada. Immediately he leaves Canada for overseas, he is relieved of all insurance premiums or assessments, providing he was in the Order prior to the declaration of war. At the present time there are about 2,600 members of the Canadian Order of Foresters actually overseas. This represents an insurance of $2,600,000.00, which is being carried by the members in Canada, for the benefit of those who are serving the Empire, and neither the members themselves nor their beneficiaries pay one cent for this protection. So far, notice has been received of the death on active service of more than 100 members. This means more than $100,000.00 of war insurance paid by the Order.

As usual on such occasions, a very considerable amount of business awaits the attention of the delegates, and it is expected that the sessions will probably occupy their attention till the 23rd instant.

LACK OF FOOD TO END WAR.

Doubtful if Conflict Will Last to End of this Year.

Reports of death and privations in Germany continue to be published. Although some reports cannot be verified, some are exaggerated, and some may well be suspected of being made in Germany with intent to deceive, they are informative as showing what is believed in neutral countries concerning our enemy's internal conditions.

Following are extracts taken from the "Stiftstidende," a Danish paper published within a mile or two of the German frontier:—

In spite of the energy and capacity which Germany is displaying in order to settle her food problem, she will be unable to carry on the war until the end of the present year.

There are even people who think that the war will not reach its second anniversary.

Food was plentiful for the army till six or seven weeks ago, when rations were curtailed. So far this has not been acutely felt in the firing lines—the real fighting lines—but it has been more severely felt by those in the reserves.

Meat has become scarce, only one piece being obtainable now and then; the troops do not get enough bread. Besides receiving a 12 or 13 oz. loaf daily, they used to be allowed to purchase half a loaf every week. This is no longer permitted.

Their hot food now consists of boiled horse-beans, soup, boiled rice or big groats or boiled macaroni, only one course each day. Rarely they receive "sweet soup" with prunes. In some instances a piece of dried fish is added to the "graupensuppe" (big groats).

Our informant thinks that, even if the menu is not the same for all the German armies, it is truly indicative of general conditions.

Thus the physique of the soldiers has been weakened; they return home on leave sunburnt and apparently in good health, but they are underfed.

It will be lack of food which will decide the war.

Troops, guns and ammunition Germany has been able to command in abundance, but they have suffered dreadful losses. It looks as though they are coming to the end of their reserves if they do not call men over 45 to the colors.

COLOGNE THREATENED WITH POTATO FAMINE.

A despatch from Amsterdam says: According to the Vorwaerts, a potato famine is threatening Cologne. The quantity available at the present time is two and one-half pounds per head per week, but, the paper declares, the sale of potatoes is to be completely stopped in the next few days.

PANIC REACHES ENEMY CAPITALS

Feeling That Lemberg Will Fall Into Russian Hands.

A despatch from Milan says: Information from Vienna and Budapest reports that panic reigns in Lemberg, and that the exodus of the population from Bukowina and Galicia is extending the feeling of panic to the Austrian and Hungarian capitals. In order to prevent further alarming news from reaching Vienna from the frontier Provinces, all telegraphic and telephonic communication has been stopped. Railway traffic also has been reduced, and refugees prevented from pouring into Vienna and Budapest. In one week more than 100,000 refugees reached Lemberg. The feeling there that the town will again fall into Russian hands is general.

BEES AID GERMANS.

Turn Clouds of Insects on Invading British Forces.

The Natal Mercury of Durban publishes an account of the difficulties confronting the British fighting forces in East Africa, furnished by an officer in the East African Mounted Rifles, who was formerly a coffee planter at Nairobi. This officer said the principal difficulty was the great density of the bush, which rendered effective scouting almost impossible and the provisioning of the troops very difficult.

"Of the ingenuity of the Germans there can be no doubt, as the following incident will prove: Round about Tanga, where the Lancashires landed, is a considerable bee country. The natives have a device whereby they place hollow logs in the trees to enable the bees to construct their hives, and from these the natives collect the honey. In one place the Germans tied a whole lot of these logs together and attached them to a wire in the long grass. They also invented a plan which caused a white flag to jump up when any one came into contact with the wire, this being the signal for them to turn a machine gun onto the spot. A party of Lancashires had the ill luck to stumble over the wire, with the result that dozens of the beehives fell and sprang the white flag, revealing their whereabouts.

"The Lancashires immediately had bees and bullets to contend with, and between the two they had a hot time."

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