

TRAVELLING. GRAND TRUNK RAILWAY SYSTEM CIVIC HOLIDAY, JULY 29

Round Trip Tickets will be issued from Kingston at SINGLE FIRST CLASS FARE

Going Saturday, Sunday and Monday, July 27th, 28th and 29th. Return limit Tuesday, July 30th.

HOMESEEKERS' EXCURSIONS Tuesday, August 6th, and every second Tuesday thereafter until Sept. 17th. Tickets good for 60 days.

For full particulars, apply to J. P. HANLEY, C.P. and T.A., Corner Johnson and Ontario Sts.

KINGSTON & PEMBROKE RAILWAY IN CONNECTION WITH CANADIAN PACIFIC RAILWAY.

Civic Holiday, July 29th ROUND TRIP TICKETS AT SINGLE FARE FROM KINGSTON.

Good going Saturday and Monday, July 27th and 29th. Good to return until July 30th, 1912.

HOMESEEKERS' EXCURSIONS Manitoba, Saskatchewan, Alberta Tuesday, July 29th, and every second Tuesday thereafter until Sept. 17th. Tickets good for 60 days.

For particulars at K. & P. and C. P. R. Ticket Office, Ontario and St. Lawrence Sts., Kingston, Ont.

F. CONWAY, Gen. Pass. Agent.

ALLAN LINE Royal Mail Steamers St. Lawrence Season

MONTREAL TO LIVERPOOL T.S.S. "Victorian and Virginian."

T.S.S. "Tunisian and Corsican." Sailings every Friday.

MONTREAL TO GLASGOW T.S.S. "Scandinavian and Hesperian."

T.S.S. "Scandinavian and Freoria." Sailings every Saturday.

MONTREAL TO HAVER AND LONDON. Service of moderate priced ONE-CLASS CABIN (11) steamers.

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Agents in Kingston. THE ALLAN LINE, 77 Yonge Street, Toronto.

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TEA! TEA! TEA! From the Finest Tea Gardens of Ceylon, uncolored and of the finest flavor.

TWO WEEKS TRIP \$60 AND UP This Beautiful Trip by the BLACK DIAMOND SS LINE

From Montreal, past Quebec, to Charlottetown, P.E.I.; Sydney, N.S.; and St. John's, Nfld., and return taking two weeks.

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CANADIAN PACIFIC EMPRESSES Length, 570 feet Breadth, 6 3/4 feet

Wireless and Submarine Signals. HOLD ALL RECORDS BETWEEN CANADA AND LIVERPOOL

Empress of Britain... Empress of Ireland... Empress of Canada...

Empress of Australia... Empress of India... Empress of Japan...

Empress of Russia... Empress of Persia... Empress of China...

Empress of America... Empress of Africa... Empress of Asia...

Empress of Europe... Empress of the East... Empress of the West...

Empress of the World... Empress of the Universe... Empress of the Cosmos...

Empress of the Galaxy... Empress of the Nebulae... Empress of the Stars...

ODD FELLOWS RELIEF THE ANNUAL MEETING HELD ON WEDNESDAY.

Progressive Policy Association Has Adopted—Steadily Increase in Membership—Lowest Death Rate of Our Canadian Association.

The annual meeting of the Oddfellows Relief Association was held in Kingston on Wednesday, July 24th.

The president of the association occupied the chair, and there were representatives from all the provinces.

Among those present were the following: H. Fairley, Calgary, representing the grand lodge of Alberta; C. A. Smith, Moosejaw, representing the grand lodge of Saskatchewan; J. R. Macdonald, Sherbrooke, N.S., representing the maritime provinces; Walter Devlin, Winnipeg, representing the local board of the association; A. Popelston, Blyth, grand master; W. Brooks, Toronto, grand secretary; and Dr. P. T. Coupland, St. Mary's, grand warder.

Dr. P. T. Coupland, St. Mary's, grand warder, representing the grand lodge of Ontario; J. R. Thomson, Windsor, grand patriarch; E. H. Clapp, Toronto, grand high priest; R. H. Anderson, Belleville; grand senior warder; E. C. Garbutt, Picton, grand treasurer, representing the Grand Encampment of Ontario; Col. Cole, Brockville, and W. A. Dennis, Galt, advisory committee of Ontario; D. J. Dickson and J. A. Finlayson, Montreal, advisory committee of Quebec; Jos. Oliver and W. S. Johnston, Toronto; D. L. Lewis, Chatham; J. E. Farwell, Whitby; L. B. Cooper, Belleville; W. H. Moss, Dundas; R. K. Gowan, London; C. L. Colton, Gananoque; L. C. Pascoe, Belleville; R. G. Shaw, Smith's Falls; W. H. Allen, Carleton Place; H. B. Fetterly, Cornwall; J. H. Macgill, Port Hope; C. R. Curry, Brockville; A. M. Jacob, Oshawa; A. F. Chipmoke and F. S. Scott, Nanapan, and many other members of the association.

Mayor Hoag, an Oddfellow, extended a cordial welcome to the members of the association and referred to some of the men, places, and the events which made the city historic.

His greeting was exceedingly warm and social and was received with very great favor.

President's Address. The president of the association, D. M. McIntyre, Kingston, followed with an exceedingly interesting address, which he referred to the fact that the association had passed from the period of youth to the period of maturity, not to rest and be thankful, but to assume the larger responsibilities which growth implied.

He referred to several points in the reports to be laid before the annual meeting requiring special attention, and dwelt on the presence at the meeting of representatives of the order from distant points who were largely interested in the success of the association.

He also alluded to the progressive policy which the association had adopted and which it was most desirable should be continued, with the provision for its maintenance which the association would no doubt make.

He made a graceful tribute to the officers of the association, and to the loyal and effective way in which they had served it.

Summary of Officers' Reports. The directors reported that the million dollar mark had been passed in January last and that the reserve and mortuary benefit funds on June 30th amounted to \$1,042,451.06.

The gross revenue from interest in 1911 was \$30,191.19 and for the last half year \$20,471.20. The disbursements on mortuary account in 1911 were \$228,900, and for the first six months of 1912, \$159,037.20.

The securities purchased during 1911, which represent the financial year of the association, amounted to \$134,313.15, and yielded an average rate of 4.76.

The delinquencies held by the association at the end of 1911 were valued at \$903,951.65. The average interest upon these had risen from 4.38 to 4.51.

Membership of the association at the end of 1911 was 26,953. On June 30th, 1912, it was 27,935. The mortality was 6.56 per thousand, per annum, and the average death rate was 6.30. This is about the lowest of any society doing business in the province.

Grand lodge relations were of the most satisfactory character. From all the grand jurisdictions kind and commendatory words were received and the association and the grand lodges were most intimately associated in promoting the good work.

The secretary-treasurer, R. Meek, reported that the association had, since its inception, disbursed in benefits \$3,046,656.29; the transfer of members from province to province was increasing and the tendency of the transfers was from the east to the west; the average age of deceased members in 1911 was 51.17, the average death rate per thousand was 6.30; the average age of new members was 29.18, and the average age of the entire membership 38.86.

regard to the reinstatement of members over forty-five years of age; (5) in making provision for the issue of certificates for benefits of \$125 cash to members of the Rebekah degree who hold certificates for \$500; (6) amending a number of sections in the constitution so as to make them conform with the statutes; (7) putting the operators of watch boards in power houses in the hazardous class, making the information from any local agent with regard to the hazardous occupation of members acceptable; making a sailor liable for any proportion of the period of the bi-monthly call which his occupation calls for; and putting policemen, constables, patrolmen and detectives in the hazardous class.

Adopted. The finance committee, through C. B. Allen, St. John, reported upon the growth of the reserve fund from \$41,487 in 1892 to over one million dollars at the present time, upon the necessity of providing a capital fund for the extension of the work throughout the dominion, and submitting an amendment to the laws of the association by which this capitalization of \$125 should be provided in two instalments of 75c to 50c, falling due in November and May; upon the surplus funds of the association in municipal securities, bearing the highest rate of current interest; upon the transfer from the mortuary fund to the reserve fund of \$10,000, making the total of the fund one million; upon the renewal of the bond with the United States Fidelity and Guaranty company, covering the officers and agents of the association; and submitting the report of the sub-committee of the finance committee upon the securities of the association which the members had examined. Adopted.

The committee on laws and amendments, through O. L. Lewis, Chatham, submitted the necessary change in the laws of the association so as to provide for the collection of the annual capitation tax of \$1.25. Adopted.

The committee on general business, through J. R. McDonald, Sherbrooke, N.S., reported, referring to the annual meeting of the Canadian Fraternal association over which John Donogh, of Toronto, the vice-president of this association, had presided; alluding to the reference of Mr. Chubb, of the Quebec Insurance department, of their death rate, and noting that that of the Oddfellows Relief association was the lowest; suggesting that the local agents of the association, as far as possible, have proof of the age of members submitted with the applications; recommending that the solicitor and secretary obtain information with regard to the power of the association under its act of incorporation, in view of the desire for a change in the constitution respecting disabilities; commenting favorably upon the good work of the medical examiner, an evidence of which was conveyed in the statistics; commending the use of the Independent Oddfellow and Maibed journals for their services in keeping before the members the good work of the association; and noticing, among the accidents, the fact that they occurred among the members who are registered in the extra-hazardous class, justifying the classification of Article XII.

Adopted. The committee on statistics, through J. A. Finlayson, Montreal, reported that the Oddfellows Relief association had the lowest death rate of any association doing business in Canada; that the volume of business was steadily increasing, being about one million and a quarter at the end of 1911 over that of 1910; that the directors should consider what action they could take to minimize the rate of lapsation in the membership; that the average death rate was the lowest for the last six years, excepting 1909; that the average age of new members was the lowest on record, while the age of the deceased members was the highest; that the net gain in membership in the year was 1,270, making a total of 26,953; that the statistics by provinces show a uniform increase throughout the dominion, and emphasize the fact that the seed of Oddfellowship is bearing fruit throughout the land; that those who are supposed to be the least likely show the largest mortality, namely, farmers and gentlemen. Adopted.

Notice of Motion. J. E. Farwell, Whitby, gave notice of an amendment which he proposed to move a year hence with regard to the transfer of certificate insurance. The amendment affects article IX, section 14, and article 11, section 3.

Election of Directors. The retiring directors were: D. M. McIntyre, and Dr. A. E. Ross, of Kingston, and J. J. Reed, Montreal. On motion of T. J. Foster, Montreal, seconded by J. R. McDonald, Sherbrooke, N.S., these three directors were re-elected, the grand master of Ontario casting the deciding ballot.

Auditors Re-Elected. On motion of Mr. White, of Port Hope, seconded by D. J. Dickson, of Montreal, the auditors, John Nicolle, and J. G. Eltinger, of Kingston, were re-elected, the vice-president of the association casting the deciding ballot.

Message of Condolence. A telegram was addressed to the grand master of Quebec, E. A. Akhurst, of Quebec, expressing sincere sympathy with him on the death of his father, an old officer and member of the grand lodge of Quebec.

Motion of Thanks. On motion of H. White, Port Hope, seconded by J. A. Robn, Valleyfield, the association expressed its thanks and appreciation to the mayor and Oddfellows of the city for their kindly reception.

Farewell Remarks. R. H. Fairley, of Calgary, expressed the greetings of the grand lodge of Alberta and acknowledged the great service the association had been doing

Not A Becoming Crown for Youth. A head full of unsightly gray and faded hair.—Why not have beautiful, natural colored hair, full of life and beauty—keep yourself young looking and fascinating?

Every woman wants to be and can be, if she will use HAY'S HAIR HEALTH to restore those gray hairs to their natural color. It isn't a dye.

You'll be surprised how quickly the gray hairs vanish and how young looking you can keep yourself by the regular use of HAY'S HAIR HEALTH. Get your money back from your druggist if you are not satisfied with it.

\$1.00 and 50c at Drug Stores or direct upon receipt of price and dealers name. Send 10c for trial bottle.—Philo Hay Spec. Co., Newark, N.J. JAS. B. McLEOD, AGENT

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RADWAY'S READY RELIEF Cures Dysentery. Take from half to a teaspoonful of Relief in half tumbler of water, until the discharges cease, also, wet a flannel with Relief, and keep it across the bowels. The patient should continue to eat broths, crackers, toast and keep as still as possible.

FRESH CAUGHT SALMON, HALIBUT, WHITE FISH, TROUT and LIVE LOBSTERS. DOMINION FISH CO. 63 BROCK ST. PHONE 250

Weather Probabilities: Toronto, Ont., July 25th, 10 a.m.—Ottawa Valley and Upper St. Lawrence—Fine to-day, Friday, fresh north-west winds; fair and cooler.

A July Clearing Sale Dresses. Fine White Lawn Dresses, trimmed with embroidery and Lace—two sizes only 36 and 38—\$6.00, 7.50 and \$8.00. To clear at \$3.50

Waists. Beautiful Allover Embroidery Waists—set in sleeves—all sizes—\$1.25 quality. To clear at 75c

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