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FIFTIETH ANNUAL MEETING
ODD FELLOWS' RELIEF ASSOCIATION

Organization Has Completed Half a Century of Honorable Service
 --Over Seven Million Dollars Have Been Paid to the Beneficiaries of About 5,500 Members.

The Fiftieth Annual Meeting of the Odd Fellow's Relief Association of Canada was held in Garden Hall, Brock street, Kingston, on Wednesday, July 23rd. The following representative Odd Fellows from the different provinces in Canada were in attendance:

Alberta—O. E. Tisdale, Grand Secretary, Calgary; J. A. Tully, Calgary.

British Columbia—H. Hepburn, Vancouver.

Manitoba—W. T. Devlin, Winnipeg; P. M. Thompson, Winnipeg; F. Tweedley, Napinka.

Magillie Provinces—J. R. Macdonald, Sherbrooke, N.S.; A. F. Meservey, Halifax; J. A. Laidlaw, Halifax; J. F. Wheat, Charlottetown, P.E.I.

Ontario—W. Brooks, Grand Secretary, Toronto; W. S. Brown, Prescott; C. A. Byam, New Liskeard; R. R. Brett, Essex; E. M. Clapp, Toronto; Rev. W. Cox, Lakeside; W. A. Dennis, Galt; F. J. Davey, Prescott; G. A. Ferguson, St. Thomas; E. C. Garbutt, Picton; F. J. Hamon, Ottawa; J. Inkster, Paris; R. H. Ketcheson, Belleville; P. McCallum, Almonte; Dr. J. McLurg, Sault Ste. Marie; W. A. McRoberts, London; W. H. Moss, Dundas; G. F. Norbell, Stratford; W. H. Nute, Brockville; S. C. Parks, Toronto; J. A. Pay, St. Catharines; M. T. Pinkerton, Ottawa; W. H. Poole, Smith's Falls; C. E. Robinson, Brockville; W. J. Ransom, Dickinson's Landing; J. N. Smith, Parham; R. H. Spencer, Trenton; J. Square, Lyn; William Skelton, Ottawa; O. L. Stewart, Toronto; J. R. Thomson, Windsor.

Quebec—Rev. H. Charters, Grand Master, Sutton, Que.; T. J. Potter, Grand Secretary, Montreal; F. P. Houllhan, Sherbrooke; W. McDonald, Montreal; A. Phillips, Huntington; R. Gilbert, Montreal.

Saskatchewan—F. D. Gray, Grand Secretary, Regina.

Kingston members—O. V. Bartels, W. Hipson, A. W. Cathart, E. J. Harrick, R. D. Sloan, A. C. Singler, B. O. Whitney, J. G. Cruise, R. J. Diack, W. J. C. Allen.

Directors—Dr. J. C. Connell, president; J. Powley, vice-president, Toronto; Dr. P. T. Coupland, St. Marys, Ont.; L. B. Cooper, Belleville, Ont.; J. A. Minnes, W. Mundell, C. C. Folger and W. Jackson, Kingston.

Officers—John Nicolle, and J. G. Ettinger, auditors; J. M. Farrell, solicitor; Dr. A. E. Ross, medical examiner; F. H. Rutherford, accountant; F. S. Evanson, secretary-treasurer.

President's Address.
 As a result of the honor conferred upon me a year ago by your Board of Directors I find myself to-day in an exceedingly difficult position. The honor is tempered by a sense of obligation and responsibility. To-day I have to call upon you to rejoice and be glad, to celebrate the completion of fifty years in the life of the Association, fifty years of honorable service. At the same time I am forced to ask you to act upon proposals which materially affect a large proportion of our membership.

Fifty years ago a group of Odd-fellows in this city conceived the idea that their full duty to each other was not terminated by the payment of sick and funeral benefits, but involved further financial assistance to the dependents of those who passed away. To make such a provision did not appear to be possible within the terms of ordinary Odd-fellowship. At first a collection was taken for the benefit of the widow and children, then an assessment was made upon the death of a member, and this led to the formation of an organization and the incorporation of this Association.

We will do well to call the roll of the founders at this time that their names may be held in remembrance; Fife Fowler, Simon Oberdorfer, Daniel Callahan, William D. Gordon, James D. Thompson, Joseph Jarvis, Thomas C. Wilson, John B. McVeer, Alexander Smith, John F. Porter, Zachariah Guy. Of these Dr. Jarvis is still living, the only survivor of the 364 who joined in the first year. Fife Fowler was the first president; a position he retained till his death in 1902. Since his time the line of presidents runs: Robert Elliott, D. M. McIntyre, James A. Minnes, W. F. Nickle. It is indeed a great honor and responsibility to follow in this line. Another name to be held in kindly remembrance at this moment is that of Robert Meek. In all the history of the Association no one contributed quite so much as Robert Meek to its progress and prosperity.

Fraternal assurance in 1874 seemed to be a simple matter. There was no general body of experience to guide the directors in determination of rates. It appeared to be adequate to make a call upon members whenever funds were required and as they were always able to pay claims as they became due and at the end of the year there was money in the bank, every one was satisfied. At the end of the first year there were 364 members and \$415 in the bank. After five years there were 934 members and a credit balance in the bank of \$2,326. After a few years of rapid growth in membership and a considerable accumulation of funds it seemed proper to fix the number of assessments to be made each year and that was done. However as the years passed by and insurance came

to be studied scientifically, in the light of gradually accumulating experience of companies and fraternal associations, it became evident that those engaged in fraternal insurance had underestimated future liabilities and that rates being collected from members were not enough to provide that claims of survivors over a long period should be paid as well as those that came due from year to year. To remedy this defect in our Association various efforts have been made.

All Claims Paid.
 Throughout the fifty years all claims have been paid promptly, all monies have been so carefully invested that there are no losses on record, and the management expenses have been relatively low. Over seven million dollars have been paid to the beneficiaries of about five thousand five hundred Odd Fellows. The reserve fund is now over three million dollars and the annual interest from the investments about one hundred and fifty thousand dollars. The present membership is between 21,000 and 22,000. The total insurance liability is approximately \$25,000,000.

There is everything in this history of the Association to make us grateful to those who have managed its affairs; nothing that requires apology or defence. Your directors have been constantly on the alert and have never lost sight of the one weak point in the organization—that of rates inadequate to provide for future liabilities.

Most of those who are here to-day were present in 1918 when the last adjustment was made. Certain amendments were submitted which were the result of reports and advice from experts in insurance. These amendments were of such a nature that their adoption was certain to provide for all future contingencies. However they were not adopted, but in place of them, something was adopted which has provided about one half of what was really required. Five years experience has shown that the actuary was correct in his estimates.

The present situation is as follows: There are about 17,000 members who joined the Association prior to 1918. Their insurance is carried independently of those who joined subsequent to 1918. That is done not merely by resolutions of the directors, but under the provisions of the insurance law of the Province of Ontario. Within the next fifty years all these 17,000 members will have passed away with the possible exception of a very few. Will there be enough money, under existing conditions, to pay the beneficiaries of all those members as the policies become due? All have been paid and are being paid now from day to day, but what about the future? Can those who survive till near the end, look forward with confidence that their beneficiaries will also be paid? What are the sources of revenue? To the credit of this group of members there is, first, their portion of the reserve fund, still increasing from year to year, and amounting now to about \$2,700,000. There is the interest on this money; there is the amount being paid in premiums from month to month, about \$38,000, enough to cover the current mortality claims and, as indicated, leaving a surplus to add to the reserve fund; and there is a sort of profit from lapses. Against this revenue there is an insurance liability of about \$23,000,000. Is there any possibility of a balance? No, none whatever. What will happen to this, and it does not require all the knowledge of an actuary to figure it out, approximately at least. The amount of the monthly premiums will gradually decrease, with lapses and the death of members; the death rate will gradually increase as the members grow older. Comes a day when it is necessary to draw from the reserve fund to pay death claims, probably within twenty years of this date; later there is a time when the reserve is exhausted and only the premiums of the survivors remains as a source of revenue, but these cannot be enough to pay claims as they mature, for then they come rapidly. The final result is that there is no money to pay the last three thousand survivors. That is a true statement of what will happen. It will not avail to ignore the prospect and carry on as we have been doing. The longer remedial action is postponed the heavier will be the burden upon those who survive.

Submit Amendments.
 Your directors would be remiss in their duty if they did not place before you now the extent of the trouble and at the same time the remedy. After long deliberation and upon the best advice to be obtained, amendments are now to be submitted for your consideration, and, I hope, for your approval. No half measure can be accepted on this occasion, for the reason that the insurance law of the province now requires the Association to make itself actuarially solvent, or to submit to an official investigation and reorganization which will produce the desired result. There can be no question that voluntary action within the Association is preferable to conditions forced upon us from without.

One way or the other the Association must in the immediate future become financially sound. We have the assurance of the authorities that upon the adoption of the amendments as submitted, the Association at once, automatically becomes solvent. This will remove at once and for all future time the uncertainty which has been interfering with the growth in membership and will permit our representatives to solicit business on equal terms with competitors.

As to the method which is recommended by your directors that of reduction in the insurance liability rather than an increase in rates, I have to say that this was determined after long consideration in consultation with experts in insurance. No doubt there are members who would prefer an increase in the monthly rate. While this does not meet the approval of the directors as a general scheme, I am informed that the actuary can see no objection to its application in the cases of individual members who have a preference for such a method. You will be given opportunity for full discussion of plans and methods and as we have asked the actuary to be present you may hear him if you so desire, either upon the general scheme to be selected or upon the many details involved.

In any case this must be a memorable year for the Association. It closes fifty years of its life; it opens a future cleared of a difficulty which has menaced its existence during all that time and its sets free your officers to develop a much larger organization. The privileges which it will hereafter be ready to offer to Odd Fellows should appeal to us as never before and I confidently look forward to a time when all Odd Fellows in Canada will be members of the Association, when the ideals of its founders will be fully realized; when it will supply to all Odd Fellows that which is lacking in ordinary lodge fellowship. In the meantime while we in our turn have the great responsibility of directing its affairs let us be sure that we are influenced only by the general welfare and by the principles of Odd Fellowship. I call upon you to give your best consideration to these matters. You are the Association. The directors are your servants and I can bear testimony to the time and care given by them to the management of your affairs without thought of personal advantage. Their motives are not to be called in question for they have constantly in mind the welfare of the Association and the objects for which it was brought into existence.

The reports of the general affairs of the Association are submitted for your comment and consideration. We desire your advice and assistance.

My thanks are due to the executive officers of the Association for many courtesies, and I am happy to vouch for their loyalty and devotion to the interests of the Association. It would not be possible to secure a staff more efficient and zealous in your interests and I commend them to your support and generosity.

General Proceedings.
 The Finance Committee, through

their chairman, O. E. Tisdale, Grand Secretary of the Province of Alberta, expressed their entire approval of the satisfactory reports presented by the secretary-treasurer and his financial statements for the year. These statements showed a surplus in the year's business of \$256,880 and made the total assets at June 30th, 1924, \$3,030,000. The death claims paid amounted to \$363,900, and there remained to the credit of the Mortuary Fund, at June 30th, 1924, \$287,000. This amount was authorized by the finance committee to be transferred to the reserve fund.

Mr. Tisdale stated that it would be impossible to estimate the extent of satisfaction, comfort and relief resulting from the payment of \$7,200,000 to the dependent relatives of those members of the Association who have passed away since its organization in 1874. Such matters, he added, are not computed by monetary standards so common to us in these days but rather by the degree of Friendship, Love, Service and Sympathy accompanying them and known only in part by those assisted, but in full by the Supreme Ruler of the Universe.

For the purpose of placing the policies issued by the Association prior to 1912 on a basis of actuarial solvency, the Board of Directors submitted such Constitutional Amendments as would place these certificates on a basis of 100 per cent. solvency.

The Committee on Laws and Amendments, after due consideration of these amendments, submitted through their chairman, R. R. Brett, of Essex, Ont., the following report: Your committee has carefully considered the proposed amendments referred to them by the Board of Directors and which were prepared for

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the purpose of placing the Association on an actuarially solvent basis, approve of these amendments, but would give to those members whose policies are reduced two further options:

(1.) The extension of the time for making payment of the cash equivalent to two years.

(2.) By retaining their policies at their full face value on payment of an increased monthly premium.

With these suggestions the Constitutional Amendments received the unanimous approval of the meeting. The adoption of these amendments assures the permanency of the Association's financial position and the integrity of its obligations.

The retiring directors, W. Jackson, Kingston; C. C. Folger, Kingston, and L. B. Cooper, Belleville, were re-elected for a term of three years.

The auditors, John Nicolle and J. G. Ettinger, were also re-elected for the ensuing year.

Election of Executive Officers.
 At a meeting of the directors held immediately after the general meeting, the following officers were elected for the ensuing year: President, Dr. J. C. Connell, Kingston; vice-president, J. Powley, Toronto; secretary-treasurer, F. S. Evanson, Kingston.

Have Left for Vancouver.
 Dr. and Mrs. Mabce, Gananogue, have left to attend the Canadian Dental convention at Vancouver, travelling with the official dental party from Toronto. At Sarnia the boat will be taken to Fort William, then the Canadian National to Prince Rupert, where steamer will be taken for Vancouver, visiting various points en route, reaching home about the end of August.



GUESS WHO THEY ARE!
 Bet you couldn't guess in a year who these folks are? Yet you surely know them—minus their make-up. It is Henry Ford, with the high hat, flowing tie and trick whiskers, up in the driver's seat! And the lady at his left is Mrs. Ford! You will notice, too, they are not riding in a fiver. They are all dolled up this way for a parade in Dearborn, the Detroit suburb, where they live.

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