

FURS

Show Days Tuesday, Wednesday, and Thursday of this week. August 18th, 19th, 20th.



In making our debut to the buying public in the fur business, we do so now with a feeling of pride. The matter of buying Furs is one which concerns the Public more than any other article. The manufacturer must be known, and the goods must have a reputation behind them.

In this instance we are pleased to announce, that we have secured sole control of the famous Corostine Jackets for this city.

These goods are now so well known in this province, that no further introduction at this time seems necessary.

The goods have already made a lasting name for themselves in this Province and City. When buying your Fur Coat demand the Corostine label, as none is genuine without it.

Our first showing of furs takes place this week, comprising the new novelties and staples as well.

During our fur exhibit this week we will make a grand display of our new mantles, being the products of the best Mantle House in Canada, as well as the Unit Paris and Germany.

The buying Public are cordially invited to our store to inspect the advance styles in Mantles and Furs.

S. A. McDONALD.



REPORT OF HIGH CHIEF RANGER

John Anderson - Refers to Disturbance of Rates. Changes in Constitution etc.

Report delivered yesterday morning by High Chief Ranger, John Anderson, Kensington.

Charlottetown, August 18th, 1908. To the Officers and Members of the High Court of Prince Edward Island.

GREETING
Companions and Brothers,—It affords us great pleasure to open this Fifteenth Session of this High Court and bid you all welcome. Owing to the change of assessment going into effect on the first of October next it was deemed best to meet as early as possible and have the settlement of rates discussed and explained.

DISTURBANCE OF RATES.
It is hardly necessary to remark here that the Royal Commission which had been appointed to inquire into Insurance in Canada in their finding, reported adversely on our assessment charges and recommended a general advance of them. So we may say the question was forced on the order. Hence as to the attitude of the Supreme Executive on the matter were thrown out by the Supreme Physician, Dr. Millman, at our last meeting, in Summerside. But it was anticipated that such sweeping changes or advances would be proposed. However occasional articles on the subject were appearing in the press that were at least having a quieting effect. Finally the recommendations of the Supreme Chief Ranger was officially given in the organ of the order and they were really more far-reaching than was generally anticipated. Hearing that the Supreme Chief was to visit the various Provinces in May last we invited him to a meeting to be held in Summerside, which he did and explained at great length the proposed advances of rates. At that meeting I felt it to be my duty to propose an alternate plan, which I did in a resolution, after a lengthy discussion this resolution was accepted by a majority of about twenty votes. And I may here remind some who may be inclined to complain of the outcome that when the vote was called a large proportion of the Foresters present abstained from voting and the result so gave the Supreme Chief confidence in pressing his views. The outcome however is that all will be put on the rates of 1888 with an additional charge on those who entered prior to January 1st 1899, in order to have them make up the amount they should have paid since then to October 1st next.

That in brief is the settlement. That it is severe treatment for many of the old members we must confess, yet in contrast with the proposition pressed by the Supreme Chief it is certainly a much lighter burden as comparisons of the following tables will make manifest.

Table rates were here given. The Meyers plan is practically ours. The compromise is the scale of rates adopted for the old members and goes into effect in October next. I wish here to state that to try to prevent our Dominion License would be trying to make a charge, and the least charge would be for all 1889, which I take our High Court authorized me to advocate if I had representing our views. Hold-which we failed to gain our point can compromise plan is higher than ours, and lower than the Stevenson plan, or in other words who conceded the most. To illustrate, take these figures for the following ages:—

Age	Stevenson	Our Plan	Difference
20	\$ 97	\$ 80	17
25	1.29	1.08	21
30	1.64	1.38	26
35	2.35	1.88	47
40	2.92	2.08	29
45	3.87	2.90	97
50	5.22	3.90	132

Of which we conceded 10 against 19, 12 against 19, 18 against 32, 27 against 70, 47 against 77, 23 against 111, 2.19 average 29c. nearly 77c. nearly.

It will thus be seen that the settlement lies more than two-thirds the way nearer ours between the two plans. And these two were really the only ones considered by the Supreme Court.

The plan adopted is severe in some of the ages but that is because our present rates are much higher than the old rates in certain ages. Whilst we may be somewhat disappointed in mind that it is difficult to justify the advance made in 1899 when not made general especially in a mutual benefit society. Besides it is plainly evident that in the course of time our surplus would be decreasing until eventually exhausted unless more adequate assessments were levied, and that being so we would ask every Forester to give this matter every-consideration before taking the rash step of abandoning his insurance. Financially the order will be strong-er and its permanence better assured than ever it was. However we should be eternally watchful against extravagance and waste which is one of our greatest dangers. I am satisfied that the present management will do much better in that regard, but that should be no reason for our relaxing a critical watchfulness over the expenditure of our moneys.

CHANGES IN THE CONSTITUTION

There were a number of changes made at the last Supreme Court in our constitution but following the remarks in the preceding paragraph I would draw your attention to the one that absolutely prohibits in the future for any cause whatever except ordinary claims beyond the five per cent charge. It strengthens our confidence in Supreme Chief Stevenson as he moves to this safeguard our funds came from himself and was passed at his suggestion.

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ORGANIZATION.
We found in enquiring into the matter of our Incorporation as a High Court that there are difficulties in the way of registration and that the easier way would be to secure Incorporation by an Act of our local Legislature. But not being prepared with a Bill for the last session it would be well to have one prepared in time for the next session.

ORGANIZATION.
The past year was particularly difficult to carry on successful work. The anticipated change of rates retarded progress very much, as it was canvassed over three hundred people and secured applications for membership. We have endeavored to make in no case has a member been intimated without paying a fair initiation fee. That the work has been well done, I refer that of the two Courts instituted by the High Secretary last year there has not been a suspension. That we must keep this work up does not admit of an argument. It is necessary for us to constantly be looking after the welfare of the Courts, assisting the officers, especially the Financial Secretaries.

Brother Fowler is of the opinion that we require for this work a young man one who is in touch with the young people. To get such a man that has the other qualifications for organizer is a problem you will have to solve at this meeting.

HOSPITAL.
The hospital continues to give treatment to those who need special care. While closed with small-pox one of our patients was taken to the City Hospital, where he received excellent treatment for five weeks he was there the sum paid was taken out of the \$200 payable to the P.E. Island Hospital. I am firmly convinced that the great majority of our members wish this scheme continued. To purchase a bed for \$3000 would make the bed permanent and cost less.

VISITING COURTS.
Besides those visited by the High Secretary I have visited courts at Centreville, Malpeque, Danley, Georgetown, Clifton, Charlottetown, Crapaud, Summerside, Wurray Harbr, Little York, Hunter River and Brai Sabana. Some of them in regular session and others on special meetings or festivals.

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For sale and recommended in Charlottetown by South West, A. G. Roddin, George E. Hughes, C. D. Rankin and A. W. P. Gourlie, members.



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and we mourn the loss of ten members. Prominent among those taken was the death of Dr. A. E. Douglas. It was my sad duty to officiate at his burial. He did good work for our order and the very large attendance at his funeral notwithstanding very bad weather, bore strong testimony to the high esteem he was held in by a large circle of friends.

THE SUPREME COURT.

At the request of Brother McKay, your elected delegate to the Supreme Court and with unanimous approval of the H. S. Com., I was charged with the duty of attending the meeting of the Supreme Court at Toronto in the month of June last. As I have already referred in this report to the matter of rates and with your permission may give a verbal report on that meeting of the Supreme Court, I will not further dwell in this matter here.

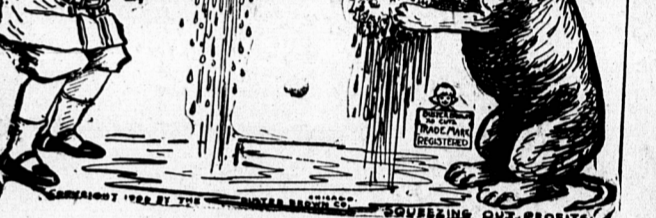
OUR VISITORS.

We have the honor of having with us to-day Brother Judge Cockburn of St. Andrews, N. B., another gifted son of a province that has given to

CONCLUSION.

In accepting the position you honored me with nearly a year ago I had grave fears of not, owing to circumstances, being able to do the duty of justice or credit. We have had a difficult year and most difficult conditions to contend with. In carrying on the work I bear testimony to generous assistance of many and say that the burdens imposed on our High Secretary were far too trying and heavy. It comes out this year I am sorry to say with impaired health and small returns for my labors. For myself I have no apologies for not doing my duty. Had all I could under the circumstances and if I have failed in a measure we are not however to be blamed with willful neglect. The office has its bright sides to it and I am glad to say they were not always missing.

Summitted in L. B. and C. JOHN ANDERSON, High Chief Ranger.



WE CAN AFFORD NOW TO SELL WHAT IS LEFT OF OUR SUMMER STOCK WITHOUT PROFIT, BECAUSE WE CAN THEN HAVE YOUR MONEY TO INVEST IN NEW FALL GOODS AND MAKE MONEY FOR OURSELVES BY USING YOUR MONEY. THIS IS THE WAY WE ARE SQUEEZING OUT OUR PROFITS OUT OF OUR PRICES.

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