

7. That the sum of Fifty Dollars be voted to the Chairman of the Committee on Finance.

8. That the sum of Ten Dollars be voted the Chairman of the Advisory Board of the Endowment Fund.

The latter three items to be an honorarium for services rendered the Order during the term just closing.

D. H. McLEOD.
P. H. STEWART.
JAMES WATT.

The report was considered seriatim and adopted.

DOCUMENT No. 30.

Moved by Grand Medical Examiner, Dr. King, seconded by Representative Boulter:

"That this Grand Legion expresses its cordial thanks to the representatives of the press of the city of Toronto for their exhaustive reports of the proceedings of the Grand Body."

Carried unanimously.

DOCUMENT No. 31.

Moved by Representative Conquhoun, seconded by Representative Northrup:

"That the thanks of this Grand Legion be tendered to Grand Vice-Commander Fenton, for his services in connection with the resuscitation of Midland Legion No. 97, and that the Grand Recorder transmit the same to him under the seal of this Grand Legion."

The motion was adopted unanimously.

DOCUMENT No. 32.

Moved by Grand Recorder Leubsdorf, seconded by Grand Junior Workman Graham:

"That the amendments to the Constitution, adopted this day, shall go into effect on July 1st, 1891."

The motion prevailed.

Past Grand Commander King then installed the Grand Officers for the ensuing year in due form.

Grand Commander Lewis makes the following appointments:—
Past Commander James Watt, of Toronto, as his member of the Finance Committee and its Chairman.

COMMITTEE ON LAWS AND THEIR SUPERVISION.

Past Commander D. F. MacWatt, Chairman.....Barrie.
" " O. C. GravesSt. Catharines.
" " Daniel SpryBarrie.

GRAND MARSHALL.

Past Commander A. WicksGuelph.

There being no further business before the Grand Legion, Representative Carswell offered prayer and Grand Commander Lewis declared the Ninth Annual Session of the Grand Legion of Ontario closed.

D. Leubsdorf
Grand Recorder.



GRAND LEGION PERSONALS AND NOTES.

Our new S. K. laws come into force July 1st prox.

Legion No. 123, is called *Thornton Legion*.

Comrade S. B. Fell "tiled" the Grand Legion door.

Comrade W. Chown, of Stella, takes much interest in the S. K's.

Grand Trustee McCrady of Brockville was one of the scrutineers at Gd. Legion.

Gd. Trustee Thompson of Merriton sent a telegram of congratulations.

Past Gd. Com. Porte, was chairman of Committee on State of the Order.

The fiscal year of the S. K. of C. will henceforth be the calendar year.

Gd. Recorder Leubsdorf was the chairman of the Committee on Distribution.

Read the report of the committee on Ritual in the "proceedings" in this issue.

Com. D. Scroggie, of Guelph, was readily known by A.O.U.W. members present.

Comrade A. Wicks, of Guelph, was appointed Grand Marshal for current year.

Com. Robt. Irwin, of Hamilton, was a quiet spectator and voter at the session.

Gd. Recorder Carder of the A. O. U. W. was present as alternate from St. Thomas.

The Auditorium was visited and inspected by the Reps under guidance of Dr. King.

Dr. J. H. McLellan presented the report of the Special Com. on Dr. King's report.

Grand Marshal Bazzard, of Hamilton, was chairman of Committee in Mileage and Per Diem.

The debate on the report of the Com. on Salaries exhausted a good deal of the time of Grand Legion.

Toronto was a head of Montreal by 20 votes on the third ballot for next G. L. Session.

There are only about 50 comrades in the S. K. of C., who joined for the fraternal features only.

Comrade Parnell asked for an Index to be inserted in our Constitution for ready reference by comrades.

Past Com. J. J. Patterson, of Toronto, received the thanks of the Committee on Ritual for his labors.

Grand Commander Lewis is honored with a third term. Such is the confidence of the S. K's in his ability.

G. B. Fane was the regular representative of Stratford Legion but did not attend.

Comrade E. E. Howke was alternate.

Gd. Vice Com. Fenton, deservedly received

ed thanks for his self-denying efforts in aiding Midland Legion.

Gd. Medical Examiner King's report was reported upon by a committee of five M. D's. Dr. West chairman.

Six copies of the New Ritual will be supplied each Legion when ready, 3 copies gratis and 3 to be paid for.

There was a keener contest this year for positions on the Finance Committee than for several years previously.

Com. J. W. Douglas, of Shelburne Legion, was known beforehand by his communications in the JOURNAL.

Comrade Henry Watson, of Clearville, looked well notwithstanding he has been ill several times in the recess.

Comrade E. Parnell, of London South, became a notable representative when once his name was mentioned in the Legion.

The *Globe* inserted Reporter Wilkinson's "copy" as given to it, the other papers curtailed and altered the reports furnished.

Montreal was the choice as place of next meeting of G. L. on the second ballot but objection was raised to the validity of the vote.

Gd. Recorder Leubsdorf's province of two years ago as to the formation of a Reserve Fund for the S. K. of C., was verified at this session.

Comrade Dr. Roe thought \$500 should be placed to credit of the Gd. Commander for travelling expenses in visiting and helping Legions.

Comrade A. D. Hills, of Simcoe, is such a regular attendee at the Gd. Legion Session that he would be missed by many if he failed to appear.

Comrades C. Keith, of Bowmanville, and W. B. Northrup, of Belleville, livened the proceedings with some fraternal argumentative sparring.

Com. J. F. H. Gunn, of Walkerton, looks as young as he did when he was the chairman of the Committee in Laws in the early days of the Order.

Com. D. F. MacWatt handled the Amendments to the Constitution in an effective manner and carried nearly every thing he recommended.

Comrade G. H. Hart, of Picton, was present as alternate Representative, Com. Jan. Hooper the regular representative not attending the Session.

Comrade J. J. Hamilton, of Ottawa, was easily recognized by many who were not previously acquainted owing to his picture in last month's A. O. U. W. OVERSEER.

The Journal of Proceedings of the Session

of 1885 was never printed for want of funds. It should now be printed so that complete files may be had of our S. K. of C. history.

The *S. K. Journal and Advocate* received praise for its labors on behalf of the Order. If it is to be improved, however, the Legions must help to bear the increased financial burden by subscribing more freely for it.



Four new Legions instituted in addition to No. 121 since April 1st last.

Thanks to Crescent Legion No. 4, Montreal, for additional contributions to the S. K. JOURNAL.

Assessments 5 and 6 are called for the Beneficiary Department on May 1st by the Grand Recorder.

Bro. S. N. Hicks, late Recorder of Crescent Legion No. 4, of Montreal, is now the Vice-Commander.

The Grand Commander visited Crystal Legion at its last meeting and found it in good shape. Commander William Grant and his associate officers are doing efficiently and well.

Com. Samuel Law, of Guelph, Ont., who acts as Journal Clerk at Grand Legion is P. G. Alliance Lodge, No. 89, J. O. O. F.; P. C. P. Wellington Encampment, No. 31, J. O. O. F.; Red Guelph Legion, No. 89 S. K. of C.

Comrade Wm. Stewart, of Kingston, had the misfortune to lose his wife by sudden death on Sunday morning, 24th May. The death being a member of the British Society, will be entitled to \$100—funeral benefit on account of the death.

It seems that the death rate for the present year will be a pretty high one in all societies. We notice that the Royal Arcanum with a membership in good standing in this Province of about 2700, lost not less than 5 of them by death during the month of March.

During the fiscal year 1890-99 the 98 Legions in existence on April 1st, 1890, sent to the Grand Medical Examiner 622 applications, of which 174 or almost 30 per cent. came from Leopold Legion No. 26 at Chatham and Banner Legion No. 68, at St. Catharines. The former sent 33 Beneficiary applications and 41 Endowment and the latter 38 Beneficiary and 57 Endowment applications. The 98 old Legions sent to Dr. King 269 Beneficiary applications during the period mentioned, of which the said two Legions, contributed 76 or considerably more than a quarter. If all our Legions had worked as zealously as they done, what splendid results would have been achieved!

There is no provision in the plan of work of the Select Knights of Canada for the accumulation of money from the payment of legions or members, with which to hire an army of officers and agents to prosecute the work of securing additions to our membership. We have but one salaried officer and as Grand Recorder, his time is more than fully occupied with the work of the head office. So much the more is it apparent therefore that the work of adding new blood to our organization is left for the members themselves to do. But let them do it, not with the feeling that they are "solitizing business," but with the consciousness that they are conferring a favor by inviting their friends to share the great benefits afforded by our Order; for these benefits are in effect a gratuity, since the machinery of the Order is run with comparatively little expense.

What Your Commander Desires.

1. That every officer beat his post on time.

2. The hearty co-operation of the officers and members to make your Legion A. 1.

3. The securing of uniforms or badges as soon as convenient.

4. That every member should try and secure one or more, at least, during the current year.

5. That every member attend at least once each quarter so that the acquaintance might be kept up.

6. That any member known to be sick or in distress at any time, should be reported promptly to the Recorder, or to any Officer of the Legion.

Special attention is called to the following:—

Grand Legion announced that after July 1st, 1890, the Advance Assessment in the Beneficiary Department shall be in the treasury of the Grand Legion, instead of in the hands of the treasurers of the various Legions. In this manner the money is always on hand when required to settle death losses, doing away with the necessity of waiting for the convenience of the various Legion Officers. When a call is made on the first day of the month, the Beneficiary remittance from the Legions is not due on the 10th day of that month, as formerly, but in the beginning of the following month, when the Beneficiary money collected at said call must be forwarded to the Grand Recorder.

For benefits while living take the \$1,000 Endowment Certificate of the S. K. of C., and for protection for your family secure a \$3,000 Beneficiary Certificate in the same organization.

The Advantage of a Reserve Fund.

Gramercy Lodge, A. O. U. W., of New York City, has created out of the general fund what is termed its reserve fund, placing it on deposit in different savings institutions of the city. The Reserve with interest now amounts to over \$5,000. This reserve fund is set aside to be used only in cases of emergency. The great emergency of 1891 in that Order is *Relief Call No. 11*, and the question, "Why is the A. O. U. W. of New York State assessed by the Grand Lodge for the call if they are entitled to relief from the Supreme Lodge?" was answered by the Master Workman, who stated that they had started the year with two or three assessments owing to the terrible grippe last year, and that on the present year it would come back to each individual member in reduced amounts of assessments, etc.

It was then regularly decided that Relief Call No. 11 be paid for each individual member in good standing out of the reserve fund for the full membership of 910 members, which at \$1.79 each would make a total of \$1,536.10 to be paid by the lodge.

It is said no other lodge within that jurisdiction has attempted to pay for its entire membership out of its reserve fund the full amount of this Reserve Call No. 11.

The A. O. U. W. Lodges in Ontario that have wisely created a reserve fund, will be in the best position to meet Relief Call No. 11, this month, but how much better it would be if the Grand Lodge of the Order had seen proper by a call of a few cents per month in the past, to have created a reserve from which the whole \$37,000 asked for from Ontario could have been paid without calling individually on the members of the lodges.

It was a wise move that our Grand Legion at its late meeting took a lesson from what is transpiring in the A. O. U. W. Order and initiated the formation of a reserve fund for possible emergencies in our S. K. of C.

They "Lapsed" and Died Uninsured.

The writer, last evening, was devoting his time to reading the newspapers, and picking up the *Owen Sound Tri-Weekly Sun* he read of the death of a prominent citizen of Thornbury, Ont., who had been carrying not long since a policy of insurance in one of the leading assessment companies, but for some reason best known to himself he saw it to let his policy lapse. Considerably less than \$100 would have kept him in good standing up to the time of his death, and would have secured \$2,000 to his family.

After reading the *Sun* the *St. Thomas Evening Journal* was searched for the news of the day, and one of the first items to meet the eye was a notice of the death of a St. Thomas lady who, up to a short time ago, had also been carrying a policy of insurance on the assessment plan, but she, too, deemed it wise to let her contract go by default. In this case about \$30 would have kept valid a policy of \$2,000 in a reliable company.

The two cases above cited came to the writer's observation within half an hour of each other, and from a personal knowledge of the facts, he is in a position to say that in neither case was it poverty that caused the insured to allow their policies to lapse. The amount in arrears was assessed for in small amounts at different times, and could have been met had the parties made any effort to raise the small sum required for the demands made upon them. It may have been sheer carelessness that caused these people to drop out of the company, or it may be that some unscrupulous agents of rival companies are accountable for the course they adopted; but, whatever the cause, it is to be regretted that these estimable people failed to recognize a good thing when they had it, for while they could, by a very little exertion, have carried their insurance, yet they did not leave their dependents so well provided for that they can afford to be without it.—*The Ensign*.

Necessity of Insurance.

Hitherto insurance had been looked upon as next door to death, and many objections have been advanced against it, but happily this has given way to more com-

mon-sense ideas, and to-day the wife or relative will talk insurance with the husband and father with far more pleasure than two men will discuss politics. Many a home has been devastated by death, and many homes broken up, the comforts disturbed, and the remaining inmates compelled to seek—what shall we say—tenement houses; yes, and almshouses. True, we can leave this world happy without leaving our loved ones a dollar; but what of the future, friends? If you should reach the land of paradise, do you think the King whom you then must serve will honor you because you neglected the opportunity to leave behind protection for that delicate wife or helpless child? We fancy not. We don't believe that God will countenance the act. We don't believe He will honor you and us for making our families objects of charity, when there is within our range the possibilities of provision for them. Then, like men, let us see to that, whether accident or disease shortens our days, we leave behind us at least the nucleus of a fund that will save the women and children of our home and land from becoming objects of charity.—*Exchange*.

Don't Need Insurance.

If you do not expect to die you ought not to insure, as there is no liability or trouble ahead. Of course insurance costs nothing, and you need not trouble yourself. Your indifference and don't care attitude is sufficient reason why you should not have any life insurance at your death, as you don't expect to and won't die. It is the other fellow who must die. You need money for tobacco and cigars, and whiskey and beer. Of course you dare not deny yourself these necessary luxuries, therefore you cannot wisely insure your life. You have a right to be selfish, spending every dollar for your personal adornment, without reflections that your family or friends should have any lot or part in the matter. You don't need to care for your wife and children. After you are dead and gone they can take care of themselves. And if you make a mistake, there are excellent poorhouses where they can get enough to eat, and will be buried in a comfortable pauper's grave.

The world is wide and full of whole-souled people. Your children can go out and fight for them; and when you are in the silence of the grave you won't know their troubles. You are a precious father—coward. You need have no care or regard for your family. You say the Lord will provide. All right, then. Spend your money for your personal gratification, and have a good time generally; and when you die let your wife and family suffer for the necessities of life. Poor creature! What a withered soul you must have.—*Exchange*.

Fraternal Instruction.

It is sometimes quite amusing to witness the utter demoralization of the ordinary member when taken seriously in hand by the wily old-line life insurance agent. We have seen his look of stupidity as a mass of figures, and percentages, expectancy tables, etc., that compose the old-liner's stock in trade are grouped before his bewildered eyes. The average member often feels that his only safety lies in flight, and too often his tormentor enjoys the grim satisfaction of having at least planted the seeds of distrust if the mind of the victim.

To protect our members from such assaults and to arm them so that they are more than a match for such antagonists it is necessary that fraternal education shall be a prominent part of the work and deliberations of our lodges. Fraternal protection is a grand success, and history can exhibit but few parallels to this in the movement of great popular questions; yet we are not ignorant of the fact, that we too have our vulnerable point, in the ignorance of many of our members as to the why and wherefore upon which our system of fraternal assurance is based.

The Legions that place a copy of the paper of the Order in the hands of every Comrade do a good deal to fit their membership to cope in argument with the opponents of fraternal assurance.

Swarms of young locusts are appearing in Upper Egypt, and the maize and cotton crops are threatened.

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