

# Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

VOL. I., No. 7]

TORONTO, APRIL, 1890

[60 CENTS PER ANNUM

## HOME CIRCLE

The original object of those who effected the organization and framed the Constitution of the Canadian Order of Home Circles, was to establish a Beneficiary Society on the co-operative plan and to accomplish this the four sections of the Constitution were so constructed as to be in harmony with each other, and all upon the purely assessment principle.

These four are: 1. Beneficiary; 2. Sick Benefit; 3. Total Disability, and 4. Life Expectancy.

Periodical assessments were not looked upon as belonging to the Beneficiary Brotherhood principle, but to consist of modified features of Life Insurance, and were therefore rejected by the originators of the Order. There are essential differences between the Insurance plan and that of the assessment Society. The first provides a financial basis by which the average amounts paid by each member must equal the average amount received by the member holding a beneficiary claim. Thus no one can expect to get from the Company more than the average number of policy-holders pay into it.

In the assessment Society the principle lies in a faithful adherence to covenants to pay a certain amount when called upon to do so. These calls are regulated by the mortuary experiences of the Order. The whole business spread before each member of the Order keeps all those interested in possession of the facts, and the cost being low, hundreds are wisely availing themselves of the benefits arising therefrom.

It will be at once perceived that there are no speculations, no risks assumed. All is as plain and clear to the members as can possibly be.

Persons of a speculative turn of mind often advise the introduction of some financial scheme for realizing certain sums of money at certain periods, say at the end of ten years, less or more, but the general feeling has all along been against this process as speculative and risky, and it has been avoided and refused. The speculating idea must be kept from our records of business. There is no one making any money out of the Order. The Officers who are charged with responsibility, and have to devote time and labor to their departments are paid a small amount, but no large sums go to enrich any pocket. The Supreme Organizer's office seems to receive the most money, and yet when that is examined, it is found that he pays out, for work done for him, nearly all he receives. He is not as well off now as some time ago, because of what he has to pay for assistance and such like. Thus the economy practiced is encouraging. The Home Circle shall never be made a monetary concern from which profitable investments may be obtained. No, a band of brothers and sisters, we cannot afford to allow any other than the brotherhood idea to prevail among us. Sympathy, brotherly kindness, and not a venturing policy to gain money must be preserved as our watch cry.

The moment we go after great profits for little outlay we lose the spirit and object lying at the foundation of our work. We have no fortunes in which survivors may profit by the early death, no profits to hanker after, no scheming to line the pockets by investments, but an honest bargain to stand by each other when death brings his shadows over us. This we have done unflinchingly, and this we will do, and any who are disposed to be dissatisfied must seek their ideas elsewhere. The success we have already gained assures us of the soundness of our practical principles, and we must go ahead and prosper, leaving other orders far behind in our experience of only a few years. We must leave them still further, a little year by year until we attain the place we deserve, namely, that of

head of the list, in numbers, in financial receipts by one assessment, by the prompt payment of claims, by the careful management of our office work, by strict conformity to faithful medical examinations, honest returns and untrifling sympathy and co-operation. Here is a sphere for doing good to our fellow men, and happy is he who makes himself useful in promoting so noble an undertaking.

## REMARKS BY SUPREME CHAPLAIN, REV. JAS. MOONEY, AT OPENING OF SUPREME SESSION

BROTHERN,—I esteem it a privilege to be present on this occasion, and to be identified with this illustrious Order. When we consider the rapid growth which has attended the efforts put forth during the past five years of our existence as an Order, having over five thousand of a membership, this is a fact that ought to stimulate and inspire us in the future. The prosperity of the Order is due to the fact that we have a solid foundation and hence our Constitution has commended itself to the thinking men of our Province. Men of the various professions of our Country belong to the Order. We are thankful for the temporal prosperity which has come to our Order as we have tried to carry out the injunctions "Bear ye one another's burdens." Praise is due to the Organizer for his energy and push; to the Leader for his executive ability; to our Secretary for his business tact and qualifications, to the Supreme Medical Examiner for the caution and skill shown in his work.

The outlook for our Order is very promising, and judging from the past the time is not far distant when the Order will stand second to none in the Province as a Benevolent Institution. In order to secure success in the future the responsibility must be felt by every individual member. Let the past inspire us to greater diligence in the days to come.

Since our last Annual Meeting death has entered some of our Circles and some of our members have been called from the Circle on earth, but we trust that they have entered that Circle that surrounds the Throne on high.

Sad hearts and homes have been comforted by the benefits bestowed by our Order by a legacy to widows and orphans, from one thousand to three thousand as the case may be. Man cannot prevent the ravages of death. He is a wise man who will take advantage of time and the opportunities within his reach. No day is so bright that the clouds of trial, death and disappointment do not settle over some household. No life is so secure but that the inexorable law of death may not reach and doom its possessor to take his place in the silent Hall of death. No family is secure from their calamities, and so we say blessed are they above measure who have made provision for the trial when its comes. But a wise fore-thought and the means afforded by our Order may provide comfort for the stricken loved ones, and we do not hesitate to say that the man in moderate circumstances who fails to take advantage of this practical means of protection to his family has failed in one of his most essential Christian duties.

REV. ALBERT BARNES, the distinguished commentator, said of insuring orders: "I am free to express my opinion of their value, especially to men in the circumstances in which ministers of the gospel are. I have wondered that they have availed themselves so little of the advantages of such institutions. I know of no way in which they could so well provide for their families when they die as by availing themselves of these advantages."