GALT.

At the regular convocation of the Waterloo Chapter of Royal Arch Masons, No. 32, Galt, Ont., held on Monday the 12th February, 1872, the undermentioned Companions were installed and invested in the offices for the ensuing Masonic year, R. E. Companion George H. Patterson, P. Grand Superintendent, performing the ceremony in a most satisfactory manner, viz.:

Excellent Companions Wm. Elliott, Z.; John Habbick, H.; James Patterson, J.; T. M. Simons, S. E.; E. J. Wilkins, S. N.; Fred. Guggisberg, Treas.; H. K. Maitland, Prin. Soj'r; Wm. Trotter, Sen'r Soj'r; James H. Mood, Jun'r Soj'r; J. Perine, M. 1st V.; O. Sizer, M. 2nd V.; J. Huber, M. 3rd V.; A. Kennedy, Janitor.

COLLINGWOOD.

Maniton Chapter of Royal Arch Masons, Collingwood, at the regular Convocation held on the 2nd February, 1872, the following officers for the current year were installed and invested, viz.:

V E Companion John Nettleton, Z; E Companions A M Sutherland, II; P Doherty, J; V E Compin E B Carpenter, Scribe E; Comp Joseph Rorke, Scribe N; R E Comp Henry Robertson, Treasurer; Compins Joseph Jardine, P S; A Dudgeon, S S, II Gillson, J S: C Cameron, M of C; S B Fisk, M 4th V; James Lindsay, M 3rd V; T F Chapin, M 2nd V; Alexander Mitchell, M 1st V; Alexander Cooper, St'd B; W T Robertson, Sw'd B; W C Sumner, Organist; F D Boyes, John Simpson, and William DeNure, Stewards; John McFadzen, Janitor.

BUSINESS AND MASONRY.

BY THOS. E. GARRET, G. M. OF MISSOURI.

Business is speculation:—Masonry is speculative. So far they are alike, and thus widely do they differ. Business is severe and grasping in pursuit of its interests: - Masonry is merciful and open-handed in the performance of its charities. The inexorable laws by which fortunes are built have little in common with those which govern the Masonic structure. One of the most fruitful sources of trouble and vexation to Masons everywhere is the thoughtless persistency of many brethren in dragging their unfortunate business ventures into the Lodge for hearing and adjustment. They ring the changes of dollars and cents and Masonic obligations in the Lodge and out of it, as if they thought that Masonry had in some mysterious manner modified the usual forms of transacting the common affairs of life. This is an error that leads to many unpleasant consequences, and the sooner it is recognized as such and corrected, the better it will be for the prosperity of the Lodges and the harmony of the Brotherhood. More than half the Masonic trials have their origin in private business matters, which have become entangled in the awkward hands of the parties to them; and when a satisfactory solution appears to be impossible, the cry of "fraud" is raised, and the grievance is brought before the Lodge in the shape of charges. There is a trial, and a Mason is suspended or expelled for "gross unmasonic conduct," which is often nothing worse than inability