

## CHAT BY THE WAY

GUARANTEED circulation, 6,000.

THE net increase of membership in the A.O.U.W. for the year 1890, was 15,298.

GEORGETOWN Circle, No. 61, initiated two candidates at their last regular meeting.

WILSONVILLE, No. 119, and Kleinburg, No. 134, initiated three candidates each in July.

THE average death rate of the entire Order of the A.O.U.W. last year was 9.13 per 1,000.

DURING the month of August A.O.U.W., Ontario jurisdiction, issued Call No. 11 for the year 1890.

SUPREME Leader, Rev. John Key, of Brantford, will visit Montreal in September, on business connected with Church matters.

BRO. Robt. H. Kemp has been appointed Financial Secretary of Circle No. 14, Grimsby, in place of Bro. John C. Palmer, resigned.

BRO. W. W. Hobson, Leader Toronto Circle, No. 98, paid the Supreme Secretary a social call upon his return from a visit to England.

MEMBER'S Receipt Books last six years, receipts always to be found, convenient for reference. Can be carried in vest pocket. See advt.

QUARTERLY DUES for the three months ending December 31st, are due and payable to the Financial Secretary on or before October 1st.

THE Supreme Leader, Rev. John Kay, preached a sermon to the members of Sheffield Circle, No. 104, August 10th. There was a large attendance.

WHY should I insure? Because, according to the most reliable statistics, not more than three men out of a hundred leave their families a competency, and I wish to be one of three.

THE member who allows himself to become suspended hazards \$3,000 of his wife's money against one or two dollars of his own. How does he know that he will live long enough in good health to be reinstated.

WHEATLEY Circle, No. 128, suffered considerable loss through the late fire in that place, which destroyed their Lodge Room. We regret to learn that Bro. C. L. Lightfoot, one of the Officers of the Circle, suffered the loss of his life.

THE New York Insurance Company gave, according to the December, 1888, bulletin, three dollars for one dollar, to all who died in that month. If an insurance company can do that, what cannot be done by the fraternal co-operative plan?

THE Basket Picnic of Home Circle No. 19, held at Toronto Island, on Saturday afternoon, August 9th, proved a very enjoyable affair. A large number of members of the Order were present. The tables for Lunch were presided over by Sisters Wrigley and Dibb. Among those present we noted Mrs. Emma Groom, Dr. Pepler, Mr. and Mrs. Saml. Dibb, Miss Dibb, Mr. and Mrs. Hall, Miss Wrigley, Mr. and Mrs. A. E. Cameron, Mr. and Mrs. Tilly, Miss Tilly, Mr. and Mrs. Hill, Mr. and Mrs. Vandeburg, Mr. and Mrs. Quarty, Mr. and Mrs. Kendall, Mrs. Edwards, Messrs. Barnett, Marples, Beaumont, Rushbrook, Lawrence, Carroll, J. G. Howorth, and others. There was a bountiful supply of edibles, the weather was all that could be desired, and from the reports supplied by our scribe, we have no hesitation in saying that the "outing" of Toronto, No. 19, was one of the most pleasant and enjoyable affairs of the year 1890.

A FEW years ago the adherents of the old-line insurance companies were predicting an early decadence of the fraternal beneficiary societies. Now the latter are wondering how long the old-liners can stand the effect of the inroads upon their business by the fraternal orders. Some are free to confess that the time will come when all the old-line companies will be forced to retire from business entirely.

It seems utterly impossible for them to withstand the pressure that is being forced upon them by constantly decreasing business. The eyes of the people have been opened, and they will no longer submit to the high premiums demanded by the old-liners. The plans and principles of assessment societies are recognized as being most equitable and more in keeping with the modern notions of the people. They want protection, they want insurance, and they will have it, but they view the problem in a far different light than before it was solved by that grand old philanthropist, John Jordan Upchurch.—*Our Society Journal*.

DELHI, JULY 29th, 1890.

To the Editor of the LEADER.

DEAR SIR AND BROTHER.—We have a thriving Circle here of thirty-four members, and several others are seeking admission. Every member seems well pleased with the Order, and especially with the low rate of assessment during the epidemic we have just passed through. A point of difference arose at our last meeting, regarding the constitutional way of paying the per capita tax to the Supreme Circle, and I would thank you to settle the matter through the columns of the next issue of the LEADER.

Our Circle is in the habit of assessing each member for this tax, in addition to the Quarterly dues, without by-law to that effect, and as a direct tax upon the members. Is this constitutional? If a member refuses to pay this can he be deprived of any of the privileges of the Order?

Fraternally yours,

SIMON HICKS.

[As the Supreme Leader has not ruled on the question of Bro. Hicks perhaps he will do so.—Ed.]

## A NEW CIRCLE

A Circle of the Order has been instituted at Scotland, No. 136, with the following first Officers:—

Rev. J. B. Moore, P.L.; William Nurich, L.; Mrs. J. Nurich, V.L.; John Hoffman, Sec.; Frank Smith, Treas.; W. M. Smith, Fin.-Sec.; Mrs. W. M. Smith, C.; Mrs. Frank Smith, M.; Mrs. Maria Hoffman, W.; William McEwen, G.; H. Duckworth, Sen.

## BENEFICIARIES SPEAK

To the Officers and Members of Toronto Circle, No. 5:

Allow me to extend to you my sincere gratitude for your kindness to me in a time of aggravement. I also desire to recognize the receipt of your cheque for \$2,000, being the amount due at the time of my late husband's demise, which I received within one week of the official death notice.

Respectfully,

TORONTO, AUG. 5, 1890

MARY DENNING.

## WILLING TO LET IT DROP

An old negro in Albany was brought up on a charge of stealing, and tried in the Superior Court during Judge Wright's time.

The case was presented to the court by a prominent young attorney, the solicitor, and the negro was ordered to stand up.

"Have you a lawyer?" asked the court.

"Naw, sah."

"Are you able to employ one?"

"Naw, sah."

"Do you want a lawyer to defend your case?"

"Not pertickler, sah."

"Well, what do you propose to do about the case?"

"We-ll-ll," with a yawn, as if wearied of the thing, "I'm willin' ter drap de case, s'far as I'm consarned."