

CHAT BY THE WAY

THE LEADER will be mailed to each member for July.

GEORGETOWN Circle, No. 61, has had initiations the past three meetings.

TORONTO Circle, No. 98, makes substantial progress for May in five new members.

BRO. WM. A. YULE, Whitby, 32, called at the Supreme Secretary's office on his way to Colorado.

THE members of the Order will be pleased to know that *no Beneficiary Assessment is required for July*.

WOODSTOCK Home Circle, No. 39, turned out 21 strong in the annual parade of the Secret Societies for June.

BRO. A. D. SPEARS has been appointed Secretary of North Toronto Circle, No. 132, vice Bro. Crown, resigned.

TILSONBERG Circle, No. 47, are arranging for an Annual Sermon on the objects and aims of our Order, during the month.

THE following death has been reported since the June Assessment was issued: Brother Lawrence Maguire, Lindsay, No. 54, died May 30. He was initiated March 12th, 1886; Certificate No. 1241, \$2,000.

PAST LEADER John G. Cummings, St. Catharines, No. 63, Chief of Police of the City, called at the Supreme Secretary's office during the month.

SUPREME Leader Rev. John Kay, Brantford, and Past Leader Eugene F. Dwyer, Pt. Dalhousie, called at the Supreme Secretary's Office during the month.

THE members of our Order will join us in our congratulations to the Supreme Leader, Rev. John Kay, upon his election to the Presidency of the Niagara Conference of the Methodist Church.

BRO. H. A. Macpherson, Beneficiary Certificate 538, a member of Arthur Circle, No. 15, who joined the Order August 7th, 1885, died at Galt, Ont. June 14th, 1890. Amount of Certificate, \$1,000.

Sick Benefit call No. 23, is called from members, and must be paid to the Financial Secretary not later than August, 1st. Treasurers must have Sick Benefit Assessment No. 22 in the hands of the Supreme Secretary July 22nd.

TORONTO Circle, No. 57, have appointed a Committee to visit sister Circles in the City to discuss the advisability of arranging to attend Divine Service some Sunday during the summer. If such an arrangement is made, it is hoped that the Supreme Leader, Rev. John Kay, will be able to be present.

Scribner's Magazine for the month of May contains a very comprehensive and able article upon the progress and importance of Homestead Societies. It will be found interesting and well worthy of perusal by those who take an interest in the systematic saving of money in the acquisition of homes by the masses.

BRANTFORD Circle, No. 16, will hold a Social Entertainment, July 8th. Supreme Leader, Rev. John Kay, of Brantford, will deliver an address on the Objects of the Order of Canadian Home Circles. Bro. Wm. Wilkinson, M.A., is also to speak upon the Financial Features of the Order. Bros. W. B. Beney, L. B. Carey and W. N. Hossie are the Committee in charge, and an enjoyable programme is assured.

For the first half of the year 1890 but four assessments have been called. Taking the average age of membership as 39, this means a cost of \$2.40 for six months benefits of \$1,000. This sum

is exclusive of Lodge dues. Our members should not expect one year with another that the cost will be under *twelve* assessments, but in any event they know that they only pay the *actual cost*. Twelve assessments would amount to \$19.20 for \$3,000 Benefits. Add to this Lodge dues, not to exceed \$3.00, from which the expenses of the Supreme and Subordinate Circle are defrayed, and we have a total cost of \$22.20, or about \$7.00 per thousand. The ordinary life insurance rates would be about \$30.00 per thousand.

OUR VISITORS

The following members of the Order called at the Supreme Secretary's office during the month:—

Rev. John Kay, Supreme Leader, Brantford; Dr. R. J. Ough, Supreme Vice-Leader, Millbrook; W. Y. Ecclestone, Vice-Leader, No. 18, Hamilton; Bros. A. R. Riches, J. G. H. Worth, R. Bowker, James R. Roaf.

SEVEN THINGS HARD TO EXPLAIN

1. Why some men are willing to toil and strive and save, that their families may be comfortable while they are alive, are not willing to pay a few dollars a year that their families may be kept from want after they are dead.

2. Why some men who are so prudent they will not trust the welfare of their loved ones to a strong fraternal order, are, nevertheless, willing to trust it to the most uncertain of human chances—the contingency of their living long enough, and being fortunate enough to earn and save a competency.

3. Why, on the other hand, some men who are so unsuspecting that they will trust an acquaintance who has not a dollar in the world to almost any extent, will, nevertheless, hesitate to trust a fraternal order that guarantees its promises with 50,000 members.

4. Why some men, who could not rest a moment if their houses and stores and factories were not insured, never think of the importance of insuring their lives, by whose productive power those houses and stores and factories were acquired.

5. Why the man who refuses to insure his life because he can take better care of his money, generally proves to be the man who is not able to take care of it at all.

6. Why some men, who say their whole lives are devoted to laying up a competency for their families when they are gone, never seem to think of the simplest and quickest method of accomplishing that object.

7. Why it is generally necessary to carry the blessings of our order to a man's house and thrust them upon him, while he is frequently ready, unsolicited, to spend his money for things that are not blessings.—*The Rainbow*.

ADVICE IS CHEAP

Old Bachelor Patient: Doctor, I feel miserable in body and mind. What shall I take?

Doctor (gruffly): Take a wife.

Many are the men who have profited by taking this prescription. Before marriage they were worth little, after it worth much. Man never appreciates his inferiority to woman so thoroughly as when he stands before the altar, in the presence of an audience of friends, and hears the clergyman make him husband. Nine out of ten in such a position tremble as if they were about to be arrested for murder, while nine out of ten women go through the ceremony as gracefully as if it were an every-day occurrence. And it is this timorous creature in a dress suit that promises to protect the calm and placid angel whose orange blossoms are her aureola.

What delicious sarcasm there is in the thought! And in after life, when the husband gets torn up by care, and when a little trouble comes to steal away his peace of mind, how is it then? The woman whom he promised to protect becomes his protector. She sees sunshine through the clouds. She smooths out the wrinkled brow of care. She props up his flagging spirits. She puts new life into his bosom, new hope into his soul; he goes forth in the morning with new strength and new zeal to wrestle with life and its responsibilities. Woman may be the weaker vessel, but she isn't broken up and doesn't go to pieces as soon as a man.