## SELECT KNIGHTS JOURNAL AND ADVOCATE.

## Select Bnights of Canada | Grand Commander's Report, continued from

### -JOURNAL AND ADVOCATE.

Communications upon all subjects appertain-ing to the Select Knights of Canada will be re-ceived and published, if suitable; the editor and publishers assume, however, no responsibility for the sentiment, expression or arguments contained in any communication, Anonymous communications will not be considered.

Entered at Post Office at Toronto, Ontario, as second class mail matter.

## The Subscription Price of the Journal and Advocate is Twenty-five Cents per year, postage paid by us

per year, postage paid by us To any Legion sending in \$25 we will send 100 opies for one year, and present the Legion with one dozen members' Badges. No single or club subscriptions will be entered on our books unless paid one year in advance. Notify us promptly of any mistake in the address upon your paper, and instruct us if you desire the paper stopped at the expiration of your subscription, otherwise it will be continued and a bill rendered for another year. Subscription, otherwise it will be continued and a bill rendered for another year. Subscription, otherwise it will be continued and a bill rendered for another year. Money should be sent by postal order, bank draft, bank noices, or in registered letter. All postmasters are required to register letters when requested. Address all communications to WATT & WILKINSON.

WATT & WILKINSON. 14 Adelaide St., W,

Toronto

TORONTO, MAY, 1891.

## Report of Gd. Legion Proceedings.

We issue an eight page paper for May in order to give our Legions the full official proceedings of the ninth annual session of Grand Legion, which took place on 20th inst. We you have decided whether to pay the claim are sure the little delay in publishing will or contest it in court. The Grand Recorder be more than overlooked on account of the greater value of the issue gained by this papers relating to this case in his possessi necessary delay.

Grand Legion-Business Despatch. The late Session was one of the most interesting meetings ever held by our Order. A large amount of business was transacted and our present and future membership. the fact that so much was done in one day and well done, too, speaks volumes for the executive ability of the Grand Commander, Grand Recorder, Chairmen and members of I instructed our solicitors to make applicacommittees and the whole body of Representatives.

### Extra Copies of the "Journal."

A few extra copies of this issue were struck off for sale to Legions desiring to place the official proceedings of the late Gd. Legion Session in the hands of their members. Send in your order soon, as the supply is limited.

## Hazardous Risks.

The subject of "extra hazardous occup

## First page.) McWatt, P. C., Dr. John S. King, G. M.

E., and B. J. Leubsdorf, G. R., to examine and report thereon to this Grand Legion. AMENDMENTS TO THE CONSTITUTION.

As a copy of the proposed amendments has been mailed to every subordinate Legion in the Dominion, and also to each member of this Grand Legion, I presume you are individually fully conversant with all the showing an increase in collections would be out of place for me to make any five years I act as your Grand Recorder lengthy remarks regarding these amendments, still Pcannot refrain from expressing the hope that those referring to the reserve fund and members at large will be unanimously adopted by this Grand Legion.

### THE FULLETER CASE.

Comrade Henry E. Filleter, a member in good standing of Belleville Legion, No. 64, at Belleville, died on August 18th, 1890, and when the deathproof was submitted to our Grand Medical Examiner, ne did not, feel warranted to approve of the same for various reasons which he will present to your consideration at the approaching Session. After consultation with the Committee on Finance and on Laws, I arranged with the claimant of the Beneficiary that the matter should remain in abeyance until has been instructed by me to bring all the to the Session, and I invite your earnest consideration of the principle involved in the matter, the judication of which will constitute a precedent not alone for the guidance of your Grand Officers but also of

PARLIAMENTARY LEGISLATION.

With the advice and consent of quite a cation to the Legislative Assembly Ontario for a special act granting the Order the privilege of investing part or whole of our surplus fund in bonds and other public securities or to loan such funds on bo mortgage on the security of real estate. Our prayer has been granted and thus a very material advantage has been secured at a very slight expense.

APPEALS AND GRIEVANCES. While I have received and answ 300 letters during the past y

#### insurance effected during the year. Report of the Grand Recorder. To the Grand Commander, Officers, and There were in good standing on April Members of the Grani Legion of Ontario, Select Knights of Canada. to which add

from which deduct

WS :--

.. 9

reduced

COMRADES :-- I have the honour to submit my Annual Report as your Grand Recorder Certificates during the year ...... for the year ending March 31st, 1891. The financial transactions of the year just

closing amounted to. ..... \$55056 20 those of the preceding year were. 30720 68

port at least such as you believe will be To illustrate the growth of the Order conducive to the future prosperity and the business of this office, I submit h welfare of this Order. While I believe it with the collections made by me during

	I colled year	of	during t	he fiscal	\$10915
l	**		**	1887	11307
Ł	**			1888	11715
l	**	"	**	1889	30720
1				1890	- 55050

\$118715 According to Schedule C my collection for the General Fund for this fiscal year were derived from the following sources a. From per Capita Tax......\$2659

" Supplies ..... 933 02 " Beneficiary Certificates. 536 50 ". Endowment Certificates. 669 00 Chartar Fees..... 2120 09 Endowment dues ..... Dispensations & changing

Cer's 64 31 50 " Interest on Bank Ac't... 121 03

Total......\$7133 to which add Balance on hand on April 1st 1890..... 692 58

\$7825 78 against which were drawn 130 Warrants as per specification in schedule A aggregating ..... 7237 69

Leaving this day a balance of ... \$ 588 09 the Imperial Bank of Canada to the credit From which deduct the General Fund after all Warrants wn to date have been paid. The receipts for the Beneficiary Fund were.....\$35959 00

here was a balance on hand on April 1st, 1890 of ..... 1073 25

Total..... .....\$37032 25 gainst which were drawn 24 Warrants, details of which are given in Schedule B and amounting to .. 33000 00

Leaving a balance on hand of . \$ 4032 25

## REPORT OF FINANCE COMMITTEE

For Year Ending March 31st, 1831. 1st, 1890, in the Beneficiary Depart-2423 To the Grand Commander, Officers and Com-rades of the Grand Legion S. K. of C. SIR KNIGHTS COMRADES :- The Finance 541 Committee have again much pleasure in re-instated ..... certifying to the accuracy of the financial joining by card ..... 00 statements presented by the Grand Recorder at the four quarterly audits for the 2000 year ending 31st March last, details of which have already appeared in the official organ Certificates suspended ..... of the Order. surrendered and cancelled.96 They now beg to submit the following terminated by death ..... 21 summaries of the year's receipts and diswithdrawn by card ...... 22 231 bursements :--Beneficiary Fund collected during leaving in good standing ..... 2798 the year ..... \$35959 00 In good standing on April 1st, 1890., 2423 On hand April 1st, 1890..... 1073 25 Net increase during the year ..... 345 837032 25 There were surrendered to me 17 Certifi-Paid out by, warrants ...... 33000 00 es for cancellation and re-issuance as Balance on hand .....\$ 4032 25 raised 2 Certificates from \$1000 to \$2000 - " \$2000 to \$3000 General Fund collected during the year .....\$ 7133 20 1 Certificate from \$3000 to \$1000 On hand April 1st, 1890..... 692 58 " \$3000 to \$2000 " \* \$2000 to \$1000 During the year we organized 24 Legions. \$ 7825 78 in this Province and 2 in the Province of ebec. To these new Legions I issued 244 Balance on hand .....\$ 588 09 peficiary and 423 Endowment Certificates, 667 Certificates in all, while the Legions Endowment Fund collected during tituted prior to April 1st, 1890, only rethe year ..... \$11964 00 ved 297 Beneficiary and 257 Endowment On hand April 1st, 1890..... 1338 00 tificates, or 554 Cortificates in all. This ows that the larger share of increase eman-\$13302 00 et trom new work, and forcibly illustrates Disbursed by warrant..... 1000 00 he wisdom of the policy of the Order to institute Legions wherever it may reasonably be anticipated that they will have a chance EXPENSE ACCOUNT. to exist and to goow. In the Endowment Expenses session of Grand Legion Department their were in force on April 1st, 1890 ..... 268 Cert. 947 30 Postoffice box for the year ..... Add hereto new Certificates issued. 680 " 2 00 Insurance on supplies and office Joined by Card ..... 1 " furniture..... 4 25 Guarantee bonds..... 949 Cert. 20 00 Office rent..... Grant Canadian Overseer (last 120 .00 Certificates annulled and quarter under previous arrange-ments ending April 1890). Grant S. K. Journal. Salary Grand Treasurer. surrendered ..... 40 18 75 Certificates terminated by 150 00 death ..... 1 100 00 Salary Grand Recorder .... Certificates temporarily sus-1500 00 Professional services Grand Medipended ..... 7 cal Examiner, and postage..... Expenses meeting Finance Com-416 91 Certificates withdrawn.... 1 49 mittee..... Expenses in re Parliamentary Bill 57 60 leaving this day ..... 900 Cert 105 00 Postage, duty, express, freight, telegraph and office expenses...

tions" has engaged the attention of the Grand ed to report that to sections app Lodge of Iowa. Since 1890 the Grand grievances have been presented to me Medical Examiner has been governed by the consideration.

following resolution adopted by the all applications for membership in this Order them in this report. coming from brakemen on freight trains, FRATER AL FRESS. coming from brakemen on freight trains, yard switchmen. miners, employees in powder mills, manufacturers of explosives, manufacturers or wholesale or retail liquor dealers, aeronauts, sailors, or any person still I am of the opinion that more encour engaged in any unlawful occupation."

### Loss of Agency Power.

All beneficiary societies have to contend with the disadvantage of the fraternal inactivity of a large proportion of their membership. The societies have really no plans, or at best, but a few of such provided for securing and retaining the valuable aid of all the members. What is a Society to do under the circumstances? Each society must answer this question according to its local circumstance, but the first step towards a solution of the difficulty lies in the full realization of the great loss of agency power, thus constantly going on. When the loss is sensibly realized it is usually found that where there is a will there is a way to improve the situation.

## Visit One Another.

We give below the dates and places of meeting of Toronto Legions and call upon the comrades to make a special work of visiting the different Legions frequently. Grand Commander Lewis and other officers will often be found at these hails and the visiting comrades will get a stirring up themselves that will do them good :

Toronto Legion No. 6, meets 2nd Friday at Shaftesbury Hall, Queen and James Street ; York, No. 23, 2nd and 4th Monday, McMillan's Hall, Yonge and Gerrard Sts. ; Queen City, No. 52, 1st and 3rd Tuesday, Cameron Hall, Cameron and Queen Sts. ; Crystal, No. 53, 2nd and 4th Tuesday, Winchester Hall, Winchester and Parliament; Alpha, No. 81, 1st and 3rd Wednesday, Broadway Hall, 450 Spadina Ave. ; Dominion, No. 108, 2nd and 4th Monday, St. George's Hall, Queen and Berkeley Sts ; Old England, No. 111, 1st and 3rd Friday, Richmond Hall, Richmond Street West.

The Grand Medical Examiner calls attention in his report to care being required in the examination of candidates, and says that if the Order is to maintain a high standard of excellence it is every comrade's duty to re-commend for membership only those poscommend for membership only those pos-sessing a good reputation, physically sound both in mind and body, and having a good family history, free from constitutional taint. The Doctor reports that in our society, with few exceptions, the examinations made ce care and good judgment on the part

The numerous questions submitted for my Grand Lodge : Resolved, That the Grand ruling have been of such a triffing character Medical Examiner be instructed to reject that I do not deem it necessary to mention

While The JOURNAL AND ADVOCATE, as the semi-official organ of this Order, has done us good service during the past year, agement should be given the proprietors thereof, so that a larger, more interesting and more attractive paper, similar to those of other societies, could be published monthly in the interest of this Order.

## CONCLUSION.

Comrades, I cannot conclude my report without again tendering you my grateful thanks for the honor you have conferred upon me by electing me for two years in succession as your chief executive officer. It is very gratifying to me to have the privilege to report that during my term of office, with the valuable assistance of my brother officers, the Grand Recorder in particular, 2,238 members were admitted into this Order, which is 25 per cent. more than were received during the six years previous. In conclusion I desire to express my

sincere gratitude to my brother officers and co-workers for the uniform kindness and courtesy which they have extended to me, and would bespeak for my successor a continuance of the same.

Assuring you that I shall always consider it an honor and a privilege to aid in advancing the welfare of the Select Knights of Canada.

I am, yours faithfully and fraternally, T. L. L. Lewis, Grand Commander. TORONTO, May 15th, 1991.

# A Canadian Society.

The Select Knights are a purely Canadi Society and have no connection whatever with an American Society of a similar name. This Order issues to its members Beneficiry Certificates for the sum of One, Two or Ihree Thousand Dollars, payable at death. All Certificates contain the Disability clause which provides for a totally disabled member to receive one-half of the Beneficiary as soon as Total Disability is proved. It grants, also, Endowment Certificates for One Thousand Dollars, that amount being payable to the holder thereof at the expiration of ten years from date of issue, provided he has contribute I to the Endowment Fund the sum of Two Dollars per month for ten 541 consecutive years. The Endowment is also due and payable to the heirs of a deceased member, at the rate of \$100 per year of membership should he die at any time during the said ten years.

which are reserved for less field. ...... \$ 2000 00 f which are reserved for disabil-

leaving ..... for the settlement of future de the In execution of the legislation adopted by you at the last Session of Grand Legion I transferred on July 1st, 1890, to the Advance Assessment Account my collections on Assessment No. 1, series of 1890, amount-Since then and up to date I collected for Advance Assessments the sum of. ..... 1039 50

Total.....\$ 2703 00 at this day to the credit of the Advance As- ly inspect the books and vonchers of this

except Elmvale No. 63 and Hickor No. 68, amply reimburse the Order for any expense hough they have been asked by me to remit it. There being to my knowledge no position, and, if adopted, could not but ad authority conferred upon me by our laws to vance our growth. I earnestly hope, in the enforce the payment thereof, I thought best to await your instructions. There was in the Bank of Toronto on April 1st, 1890, to the credit of the Endowment Fund Since that time I collected on 12

Total.....\$13302 00 from which were paid for losses .. 1000 00

For interest.....

leaving in hand ......\$12302 00 which are on deposit in the Bank of Toronto at this day bearing 4 per cent. interest. lereto should be added for interest accrued to date and to be crevited to the account on May 30th, '91.....

n favor of the Endowment Fund. The Beneficiary Certificates issued to date number ..... 3353

showingan increased uring the year of. as perdetails given in Schedule M. Said new Certificates issued repres t the following amount of insurance 131 Certificates at \$1000.....\$131,000 00

" 2000 .... 576,000 00 122

Total Add hereto

> 680 En .\$1000

> > Totall

poses, a national one, doing business at present in three provinces and without doubt excending its operations at an early day into of the Dominion, I think it would be wise \$ 1032 25

As closely as I can determine, we have

Our Order being to all intents and put

in good standing.

to-day 3496 members.

to ask Parliament for a Charter, or cause the Dominion Insurance Department to grant us a license. Working at present under a Charter of the Province of Ontario, we are amenable to the laws of each province this day in force or hereafter to be enacted, for the business we do within its limits. A Dominion Chartor or License would place us under the supervision of that Government ing to .....\$ 1663 50 and under its laws, and make us practically independent from the various Provincial enactments. It would also increase the confidence of the public at large in our management and official reports, as the Government, through its proper officers, would periodical office and satisfy itself of their correctness. All Legions have paid the Assessment This in itself would in my opinion more than connected with the execution of the pro-

best interests of our fraternity, that you will take this idea into your earnest considera-

tion. Trusting the approaching Session will bring forth abundant fruit and wise legisla-1338 00 tion, and thanking you in conclusion for the confidence and courtesies extended to me so 90 00 honor to be, with fraternal regards,

Yours faithfully, B. J. LEUBSDORF. Grand Recorder. ST. CATHARINES, Ont., April 1st. 1891.

The Grand Legion of Ontario furnishes the following supplies for the idstitution of a Subordinate Legion :-- 1 Charter, 1 Em-blem, 1 Ballot box, with 25 ballot balls, 1 Roll book, 1 Minute book, 1 Beneficiary re-tarn book, 1 Beneficiary certificate register, Fo any other man than our tarn book, 1 Beneficiary certificate regu 114 00 1 S. A. report book, 1 Tressurer's receipt book, 1 Warrant book, 25 Constitutions, 2 Endowment Dept. examination papers, 2 Journals of Proceedings of last G.L. Ses-to make provision for an assistant who would relieve him of a large share of purely routine work, and enable him to devote more Journals of Proceedings of last G.L. Session, 5 Rituals, 1 Gavel, 1 Bible, 1 Ledger, There were issued a year ago thisday . 2812 | 1 Recording Treas wer's receipt book, 1 Endowment return book, 1 Endowment certifi-cate register. 1 Monthly report book, 1 Pues 541 cate register, 1 Monthly report book, 1 Jues receipt book, 25 Application cards, 2 Blank papers, 1 Set of officers' badges, 1 Packing trunk

#### Benefits at Cost.

The actual cost to Insurance companies for the past 30 or 40 years has been about \$? per ..... \$1,073,000 00 \$1000, while the rate charged has been about \$35. In the Select Knights \$1000, \$2000, or \$3000 Beneficiary Department, or in the ..... 680,000 00 Endowment Branen of \$1000, our members pay cost price only, and get the full worth of .....\$1,753,000 00 their money.

Wlank backs for Count D	1	12
Blank books for Grand Recorder,		1.1
binding and ruling		30
Grant to Grand Commander	200	00
	4293	05
SUPPLIES ACCOUNT.	DR	
To Stock on hand April 1st, 1890.\$	681	
" Post Cards for Assessment No-	031	30
tices purchased	355	15
" Institution fees paid for 21 Le-	000	19
	1365	00
"Supplies manufactured and	1300	00
purchased	1231	00
" Profit	730	
	130	01
	4364	71
Cr.	1001	
By Supplies sold	977	50
" " furnished free of	011	0-
charge	298	56
By Supplies and charters for new	200	00
Legions	2205	00.
By Supplies on hand (stock) April		00
lst, 1891	883	63
	000	_
Resources- BALANCE SHEET. 8	4364	71
Outstanding accounts\$	614	95
General Fund, cash on hand	588	09
Supplies in stock	883	63.
Office furniture	228	
	_	_
Liabilities— \$	2315	62
W.C. Morrison, not yet due \$	153	80

Stationery, circulars, statements,

reports, Asst. calls ..... Blank books for Grand Medical

431 96

179 38

Balance in favor of Grand Legion .\$ 2161 82

The Beneficiary and General Funds are daily deposited with the Imperial Bank, and weekly statements from the Bank and Grand Recorder showing the position of these accounts are transmitted to the Chairman of this Committee. . The same officer also receives daily a statement of the deposits made by the Grand Recorder to the credit of the Endowment Fund, certified to by the officials of the Bank of Toronto, where that account is kept.

We made the final audit for the year in the Grand Recorder's office, and examined into its working. We found the system in operation both effective and accurate, minor natters being as carefully attended to as

I To any other man than our present Grand Recorder the clerical labor alone would prove too much, and it is under this contime to what is really of paramount i portance to the Order, namely, its growt His ability as an organizer is recognized

and, with reaconable leisure at his command, the results of his elogits in that direction would amply compensate Grand Legion for any increased expenditure in connection with his office.

with his office. Besides, in case of sickness, or any other uncontrollable cause necessitating the ab-sence of the Grand Recorder, it is, in our opinion, absolutely essential there should be some one attached to the Department capable of transacting the ordinary daily basiness, otherwise confusion would almost certainly follow

In E. I. and U., Faithfully and fraternally yours, JAMES WATT, GEORGE WOLTZ, Finance Com. Toronto, May 4th, 1891.