

BENEFICIARIES SPEAK

To the Officers and Members of Circle No. 102, O. C. H. C.

DEAR FRIENDS,—I hereby acknowledge the receipt of two thousand dollars, being amount in full of Certificate held by my late husband from your Circle, and desire to convey to you, and through you to the Order of Canadian Home Circles, my sincere thanks for the promptness with which my claim has been settled.

CATHARINE FITZMAURICE

June 2, 1890.

The above claim was duly forwarded to the Supreme Secretary on May 28th, and cheque received on 30th, which speaks well for the efficient and prompt manner in which the above Order settle their claims.—*St. Catharines Star*, June 3rd.

To the Officers and Members of Toronto Circle, No. 100:

I desire to acknowledge receipt of a cheque for \$2,000, being the amount of Beneficiary Certificate held by my late husband, A. C. Cummings.

I also desire to thank the members of your Circle for the kindness shown me in my hour of trouble and bereavement.

I am, sincerely yours,

Toronto, June 30, 1890,

MRS. C. H. CUMMINGS.

THE SECRETS

The question "What Constitutes the Secrets of a Secret Society?" may be answered, so far as we know them, very fully. Probably no member would consider he had violated his pledge of secrecy even if he revealed these secrets in a general way. Then first, let us say, the Password is a very important part of the secrets, for only those who are members in good standing can possess it, and without it, or some proof of good standing in the Order, no one can gain access to the Lodge room. When once in the room there are some secrets, but certainly these do not consist of the emblematic pictures and paraphernalia with which the walls are adorned, for at open meetings these are all exposed to the vulgar gaze. The furniture of the room is no secret, and possibly contains no special mysteries. Then wherein do these secrets lie? In the grips, signs and tokens? No doubt these contain matters known only to those who possess them, and have a significance peculiarly their own, and if rightly used confer a service upon their possessor, and no one who knows will deny the special fitness which these possess to answer the end of their creation. Then perhaps it has occurred to many that the ceremonies, degree lectures and their conditions hold many and precious secrets which may never be known to the uninitiated; and many points of valuable history, and points in philosophical, moral and social teaching are included in these. But deeper down than all these, more closely held than darkest closets and profoundly hidden scenic secrets lie the true mysteries. These are the mysteries of character and conduct, where heart opens to heart, and the blood covenant, deeper than the red corpuscles of the human veins, is taken. Truth to pledge and act, to promise and fulfil. Where sickness pales the cheek and emaciates the form, or misfortune empties the pocket, or robs a man of home and friends, these bonds hold firm, and these secret ties bind in unelastic embrace.

Where death holds its victim and widows mourn and orphans cry, and innocent suffering throws up its hands in despair and says "what shall I do?" the secrets of the kindly heart and open hand pour out a benediction.

These are the true and deeper secrets, the secrets of truth lived in faithful trust to pledges and to love.

Others there are of which we may not speak. They lead to this. They are valuable only as they thus lead. All else is mockery, and hypocrisy; a bundle of human shams full of disappointment and grief. Let these subordinates be rightly taken, properly interpreted and faithfully applied, and the others will follow. These latter are the beautiful flowers with lovely form and delightful aroma, shining before all men and making the air fragrant with their perfume, but the secret of all is locked up in the buried roots and unrevealed laws, hidden in the dark ground and in the deep things of God.

A MAN CAN'T DO THEM

There is always something comical about a man's attempt to do a woman's work. And the fun of the thing is that a man never realizes that he cannot do it properly. There isn't a man on the footstool who does not privately entertain the opinion that if he should only set himself about it, he could do anything better than any woman. But he can't, and all the women know it.

He means well, no doubt, but somehow he doesn't seem to have the faculty.

His wife goes on a visit to her mother, and he keeps house. Now, he will tell Brown that he can cook a meal as well as any woman that ever lived; but if he should see Brown and some of the boys coming up to his house to dinner, he would bolt the door and lie low till they went away.

He never can touch a kettle without getting soiled. He can't handle the fire irons without burning his fingers. He never thinks to hang up any towels; he keeps them on the floor where they will be handy. A man cannot do two things at a time. A woman will broil a steak and see that the coffee does not boil over, and watch the cat that she does not steal the remnant of meat on the kitchen table, and dress the youngest boy and set the table, and see to the toast, and stir the oatmeal, and give orders to the butcher, and witness the way her neighbour is hanging out her clothes—and she can do it all at once and not half try.

Is there a man living who can hold fifteen pins in his mouth, and fit a dress waist and talk over the scandal about the new minister at the same time? Of course there is not, and yet a woman can do it easily, and enjoy it too.

A man will work diligently half the forenoon to find a shirt button, and when he has found it it will be three or four sizes too large for the button hole, and then he will begin to thread his needle. And he will squint, and take aim, and sweat, and swear, and the thread will slip right by the needle every time, and if he ever does get the needle threaded it will be such a big needle that it will split the button clean in two, and he will find himself exactly where he started from.

Man has done wonders since he came before the public. He has navigated the ocean, he has penetrated the mysteries of the starry heavens, he has harnessed the lightning and made it pull street cars and light the great cities of the world. Oh, yes, we are willing to admit that man has done his part, but he couldn't pour castor oil into a colicky baby without spilling it all over the baby's clothes to save his life.—*Exchange*.

PRODIGIOUS GROWTH OF LIFE INSURANCE

Some person has made calculations to show the amount of life insurance business done in the United States. He has gathered only a part of the figures representing the reports rendered to State departments. From these it is found that the policies issued during 1889 amounted to \$800,000,000—that is, the insurance was for that figure, while the total amount of insurance outstanding at the close of the year was over \$5,000,000,000. This is an amount that surpasses comprehension, and yet when you divide it up among a population of 50,000,000 or 60,000,000 persons it does not give a very heavy policy on the life of each. It shows, however, that the insurance business of the United States has surpassed all the expectations of its friends.

The times have changed. The people of the United States are thrifty. They are prudent. They take naturally to life insurance. Beyond all that, the life insurance business has been exploited with such skill, such boundless resources, such extravagance, that every one has been tempted, even if unsolicited, to take out one or two policies.

Curiously enough, too, there is a fascination about the business, so that a man who has a policy in one company either wants to increase it or to hedge against the possibility of loss by taking out a policy in another company. More than that, a man who is in an assessment company who began, perhaps, by taking a small policy in a fraternal association, shortly hungers to take out a policy in an old-line association, and the old-liners are burning to take a flyer in the best assessment companies; so the two systems are mutually helpful to each other, each the better and stronger because the other lives.—*Frank Leslie's Weekly*.