

# Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

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[60 CENTS PER ANNUM

## A NEW FACULTY

"The business of fire and life insurance will within a few years undergo most important changes, if a movement recently started in this city reaches a successful conclusion. The American Faculty of Actuaries has been established, an institution new to American soil, the promoters of which hope to mould public opinion, so that before long it will be impossible for any company to engage in insurance, which has not on its staff of officers a professional actuary, duly qualified for the business by study in an actuarial college and bearing the diploma of the school.

"It is claimed that a system similar to this now exists in Great Britain, where several actuarial colleges flourish, and that the business of insurance is of such vital importance to the community and involves the financial interests of so many citizens, that there is as great a necessity for professional qualification on the part of the underwriters as in the medical or legal professions."—*Record*,

We sincerely hope that the first business this "Faculty of Actuaries" exercises its faculties upon may be a cool, very cool discussion of the question, "Why does an old line insurance company collect four or five times more in premiums than is actually required to meet policies, and notwithstanding this fact go bankrupt?"

Let them take these words of the "Hermit" in *Frank Leslie's Illustrated Newspaper* of October 12, 1886, as their text:

"Some questions might be asked of the assessment companies, but the most important questions at present remain to be answered by the old line companies. One of these questions is this: Why do you charge policy-holders for premiums from three to five times as much as you pay out for death losses? For instance, the great and strongest life insurance companies of this State charge from forty-five dollars to fifty-five dollars per thousand of insurance, while their death losses, according to their reports, only reach from ten dollars to twelve dollars per thousand. What becomes of the forty dollars or fifty dollars of income in excess of the amount paid out? Does it go for salaries? Does it go for commissions? Does it go for legislation? These are a few of the questions that should be answered, and if some of the statisticians of the old line companies will reply, I shall be glad to give their statement due consideration in this column. Thus far I have seen no satisfactory answer. Can any one tell why?"

"The *Spectator* tries to answer one of these questions. It tries very hard to explain why the old line, or, as it calls them, the 'Legal Reserve companies,' receive in premiums from forty dollars to fifty dollars in annual insurance, and return only ten dollars or twelve dollars in death claims. Bear in mind, suffering policy-holders, that this insurance organ admits the truthfulness of my charge of extortion against the insurance companies. And how is it explained by the *Spectator*? It says that twenty-nine companies doing business in this State in 1888 received over one hundred and fourteen million dollars in premiums, of which only forty-eight million dollars were paid for death claims, while twenty-nine million dollars were paid for expenses, that is, that for every dollar paid for death claims, half a dollar was paid for expenses. What do stockholders think of this?"

"Then it says that over forty million dollars were added to the assets of the companies. That is, for every dollar paid for death losses, a dollar was added to the assets already loaded and inflated to an extraordinary degree, so much so, that one of these companies reports assets of over one hundred million dollars.

"Do the policy-holders get any of the benefits from these assets? What is the need for such enormous reserves? Why not

cut down the rates of premiums paid by policy-holders, giving them the benefit, and leaving assets sufficient to cover all the exigencies of business? Why? Let me tell why. Because these enormous assets, in the hands of unscrupulous and speculative managers, afford rare opportunities for self-aggrandizement for speculation—funds for commissions on loans, and for erecting enormous new buildings in princely style in various cities, the renting of which can be made very profitable to 'insiders.'

"Let me relate a few facts. I am told of a broker who received an order from an old-line insurance company to sell one million dollars of United States bonds. He made the sale, and it was reported to the company that the bonds brought 103. The books of the broker will show that the bonds brought 108. Here was a difference of fifty thousand dollars. Who pocketed this commission? Was it some one in the broker's office, or some one in the insurance company?"

"The same company ordered from the same broker the purchase of one million dollars of United States bonds, at 102. On the books of the company, it will be found that these bonds were reported as bought at 108. Who made this sixty thousand dollars? Can any one tell?"

"One of the great insurance companies sold a piece of property to a dummy purchaser for four hundred and ninety thousand dollars, which was the asking price. The dummy turned it over to the insurance company for one million and ninety thousand dollars. I am told, and when the facts leaked out, and a newspaper man asked a prominent officer of the company for information, he was directed to an inner room, where he found upon a mantel-piece an envelope with money in it. That was his answer. Whose money was it, and who got the profit of this transaction?"

We can very readily see that a new faculty is sadly needed in insurance circles of the old-line type. But we fraternities that distribute all our reserve upon our members can enjoy all this, without the aid of a new faculty. Let us smile while the *Record* puts in another plea for a New Faculty.—*Lever*

"When men think of their death they are apt to think of it only in connection with their spiritual welfare, and not of the devastation in the household which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and children after you. You can go out of this world not leaving them a dollar, and yet die happy if you could provide for them. You could trust them in the hands of God, who owns all the harvests, the herds and the flocks; but if you could pay the cost of a life certificate and neglect to do so, it is a mean thing for you to go up to heaven while they go to the poorhouse.

"You, at death move into a mansion, river front, and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at the elbows and knees, the thought of your splendid white robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels in the organ loft, but your death will be a swindle. You had the means to provide for the comfort of your household when you left it, and you wickedly neglected it.

"Oh,' says some one, 'I have more faith than you.' I believe, when I go out of this world, the Lord will take care of my family.' Yes, He will provide for them. Go to Blackwell's Island, go through all the poor-houses in the country, and I will show you how often God provides for the neglected children of neglectful parents. That is, He provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private home, and through my own industry and paternal and conjugal faithfulness."—*Talmage*.

## OUR VISITORS

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

P. M. Pattison, Supreme Organizer, Waterford; Mrs. E. A. Green, Sec'y 37, Toronto; Miss E. Draine, 37, Toronto; Frank Bailey, Leader 3, Toronto; H. Brooks P. L. 62, Toronto; H. C. Tait, Fin-Sec. 3, Bowmanville; Mrs. Geo. Yates, 56, Toronto; E. Verney, Leader 98, Toronto; F. Rosevear, Sec'y 57, Toronto; H. F. Perry and John Firstbrook, Supreme Finance Committee, Toronto; James R. Roaf, Supreme Solicitor, Toronto; A. R. Riches, Past Supreme Leader, Toronto; James Howorth, Supreme Trustee, Toronto; K. Bowker, Past Leader 37, Toronto; W. A. Munger, 10, Parkdale; Mrs. Gray, Fin-Sec. 56, Toronto; George Grainger, William Corbett, Past Leader 30, Toronto; Mrs. M. J. Stewart, Treas. 98, Toronto; John Reid, 98, Toronto; Peter Fleming, 60, Brampton; Mr. Locke, 118, Port Credit; J. B. Cordingley, Treas. 38, Carlton West; Rev. John Kay, Supreme Leader, Brantford; N. P. McLane, Treas. 66, Acton; G. M. Robinson, 68, Tottenham.

## PERSONAL MENTION

SUPREME Leader Rev. John Kay, Brantford, called at the Supreme Secretary's office during the month.

THE Supreme Finance Committee, Bros. Wm. Wilkinson, M.A., Brantford, John Firstbrook and Henry F. Varys, of Toronto, will audit the Supreme Secretary's books, January 3rd.

## CIRCLE ELECTIONS

Toronto Circle, No. 5—Officers elected for 1890:—

P. L., F. Bailey, L., A. Gourlay; V. L., R. White; C., John J. Main; Treas., Wm. Parkhill; Fin-Sec'y, D. Dunlop; Sec'y, H. Way; M., R. Bulman; H., R. H. Bull; G., J. Orr; S., J. Jackson; Med. Exam. P. Strathy; Trustees W. Simmons and Webster J. Murray.

Toronto Circle, No. 12, has elected the following Officers for 1890:—

L., Sister A. E. Cameron; V. L., Thomas Slean; Sec'y, John Atkinson; Treas., A. E. Cameron; Fin-Sec'y, R. Dunlop; C., Geo. Hinton; M., B. Wilkinson; W., Robt. Atkinson; G., John Kalsoun; Sen., C. Hunter.

Toronto Circle, No. 19—Officers elected for 1890:—

L., Bro. R. Kendall; V. L., Sister S. E. Dibb; Sec'y, Bro. Geo. Austin; Treas., Sister E. Green; Fin. Sec'y, Bro. S. Dibb; Chap., Bro. W. T. Reid, P. L.; M., Bro. W. H. Hill; Warden, Bro. R. Orr; G., Bro. G. E. Powers; S., Bro. C. P. McCoy; Trustees, Bros. W. T. Reid, J. Copey and T. Filly.

Toronto Circle, No. 29—Officers elected for 1890:—

L., Bro. Hunt; V. L., Bro. Mainprice; Sec'y, Sister Raw; Fin-Sec., Bro. Parish; Treas., Bro. Patterson; Chap., Sister Duckworth; M., Bro. Williams; W., Bro. Hyde; G., Bro. Cranley; S., Bro. Stockdale.

Toronto Circle, No. 37—Officers elected for 1890:—

P. L., E. L. DeLaHooke; L., H. W. Burnett; V. L., Mrs. M. J. Humphrey; Sec'y, Mrs. E. A. Green; Fin-Sec'y, John H. Sara; Treas., A. J. Pattison; C., E. C. Davenport; M., Henry Durke; W., W. A. Wallace; G., Jas. Phipps; Sen., Jas. Worthington; Organist, Prof. Wood. Bros. T. W. Barber, P. L. of No. 30, and T. W. Durke acted as scrutineers.

It was unanimously resolved to pay Home Circle No. 30 a fraternal visit at their next regular meeting.

Toronto Circle, No. 57—Officers elected for 1890:—

L., A. H. Bolander; V. L., W. P. Rice; F. S., J. S. Dyson; S., — Richmond; T., T. R. Young; C., Mrs. Young; M., F. Carroll; W., J. Peake, Jr.; S., W. J. Fisher; G., W. Proudlove.

Toronto Circle, No. 98—Officers elected for 1890:—

L., Bro. Wm. Hodgson; V. L., Bro. F. Hall; Sec., A. J. Bennett; Treas., Sister M. J. Stewart; F. S., Bro. W. G. Brown;

C., Sister S. McNeill; M., Bro. W. Follis; W., Sister A. Campbell; G., Bro. R. Connolly; S., Wm. Smith; M. E., W. T. Parry; Trustees, Bros. D. Broadfoot, E. Verney and D. Blackie.

Kingston Circle, No. 105, elected its Officers for the ensuing year last night as follows:—

P. L., Donald Fraser; L., John Siler; V. L., Jas. Murray; Sec'y, J. W. Maddal; Treas., C. A. Smith; Fin-Sec'y, W. H. Godwin; C., Rev. A. B. Nicholson; M., Miss L. Siler; W., Jas. Crawford; G., D. Rae; Sen., J. S. Donaldson; Med. Exams., Dr. A. S. Oliver and Dr. M. Livingston. Installation takes place on the first Monday in January, 1890.—*Kingston News.*

## OUR NEW CIRCLES

During the month a Circle has been instituted at Wheatley as No. 128, with the following first Officers:

P. L., Enoch Watson; L., W. J. C. Forester; V. L., Mrs. Lightfoot; Sec'y, W. G. Hunt; T., Mrs. J. T. Gibson; Fin-Sec'y, C. L. Lightfoot; C., H. N. Derbyshire; M., Oliver Lightfoot; W., J. Derbyshire; G., S. Derbyshire; Sen., T. Rombo.

## THE HOME CIRCLE CONCERT

SOME TALENTED ARTISTS TAKE PART—FACTS ABOUT THE ORDER

It is only occasionally that so large an audience assembles in the town hall as that on Monday evening at the Home Circle Concert. The committee had everything in first-class order; over two hundred reserve seats had been sold, the talent were on hand in good time and everybody was in good spirits.

Prof. Ramsay, Miss Kate Strong, Miss Robinson, Miss Culp, Miss Goodenow, Miss Sena Fowler and Mrs. Smith, each contributed to a delightful evening's entertainment by choice selections. R. D. Warren occupied the chair.

ABOUT THE HOME CIRCLE

Mr. Roaf, Q. C., of Toronto, spoke for some twenty minutes and presented some facts in reference to the working of this sound and growing Society. The Order, he said, was incorporated in 1884; the first Circle was instituted in December of that year. There are now in Ontario 127 Circles having a membership exceeding 5000; and 100 are being added monthly. These members have paid to the heirs of 78 members \$150,000. The average annual cost per \$1000 has been as follows:—

Age 18 to 25 .....	\$3 40 per year.
" 30 " 35 .....	4 48 "
" 40 " 45 .....	5 78 "
" 45 " 50 .....	6 80 "

The Sick Benefit (optional) has cost \$3.20 per annum on an average. Over \$8000 has been disbursed in this fund. In case of total disability the Order pays \$10 per month until the half of the member's certificate is used up.

To become a member of the Order persons require to pass a medical examination, give evidence of good moral standing and pay for initiation fee, assessment, etc., a sum not exceeding \$7.—*Georgetown Herald, Dec. 12.*

Oshawa Home Circle, No. 11, gave a musical entertainment on Thursday, December 19th, Mrs. J. S. Lark in the chair. A very pleasant evening was spent, and, notwithstanding other important public meetings there was a fair attendance. The programme was of the most enjoyable kind. The following assisted: Miss Bone, Miss Miller, and Messrs O. H. Luke, Fred Ellis, C. E. Dingle, Luke Verral and F. Verral. The proceeds of the entertainment were given to the poor. Mr. James R. Roaf, of Toronto, Supreme Solicitor, gave a brief address on the objects, aims, and benefits of our Order, and what it has already accomplished.

TEN members in lodge assembled, who each select and name a neighbor, and promise to give him a personal invitation to join before the next lodge meeting, will bring in a larger number of applications than one hundred members who agree to do something.

CHAT BY THE WAY

No Assessment in January.

ES<sup>c</sup> YOU cannot afford to be without a Member's Receipt Book.

We wish you all a Happy New Year.

ELECT your representative to the Supreme Circle at the January meeting.

THE Supreme Circle meets in Toronto the third Tuesday in March. Each Circle is entitled to one representative, who must be a Past Leader or Leader.

SYMPATHY is one of the great secrets of our lives. It can overcome evil quicker than the harshest treatment. It strengthens good, bringing forth more help to bear the hardest trials that come to us all from time to time.

ONE death has been unofficially reported as occurring in the membership of our Order during December. Sister Elizabeth A. Barnes, a member of Parkdale Circle, No. 10, died December 27th. Amount of Beneficiary Certificate, \$1000.

A GREAT deal is said of the greed and wickedness of men and their selfishness and cunning, but it often happens that men will overcome all their passions to repay a kind action shown them by an honest friend. Men often forget friendly acts performed with a view of securing their assistance, but they seldom forget an act of unselfish and disinterested friendship.

SEVERAL kindred societies are reaping rich profits by adopting the "Hustling Committees." The friendly competition for new members between two rival committees in the same lodge provokes great mirth and stimulates all with renewed energy. We hope our Home Circle lodges will try the experiment, as there is nothing to lose and much to gain, if successful, besides the oysters.

"HAPPINESS is to the heart what sunshine is to the body, and he who shuts out either is an enemy to society. There are persons who will work for the good of their fellow-men, who will give money and time, labor and thought, to reforms and schemes for general welfare, who will not hesitate to make sacrifices to perform benevolent and kindly actions, but who never give free and hearty utterance to the gladness that they feel, or the pleasure they enjoy. It is not that they intend to deprive anyone of happiness, but they do not realize how much they could thus bestow."

"MAN'S highest merit always is, as much as possible, to rule external circumstances, and as little as possible to let himself be ruled by them. Life lies before us, as a large quarry lies before the architect; he deserves not the name of an architect, except when out of this fortuitous mass he can combine, with the greatest economy, fitness, and durability, some form, the pattern of which originated in his spirit. All things without us, nay, I may add, all things on us, are mere elements, but deep within us lies the creative force which out of these can produce what they were meant to be—and which leaves us neither sleep nor rest, till in one way or another, without us or on us, that same has been produced."

WHEN the dark clouds of grief and distress hover above our house tops, when the strong arm of the provider and protector is stayed ere he has accomplished his self-imposed mission of love, then does our Order shine forth like a bright meteor in the darkness of the night as a ray of sunshine on the hearts of the bereaved family, and like unto the sun, the source of light and heat which instils new life into the vegetations of the earth, from the strongest tree to the most tender plant, so also does our Order instil new life, new hopes, new inspiration into the hearts of those who have attained the age of manhood and womanhood, as well as to those of more tender years.

WHAT YOU DO

By becoming a member of the Home Circle you accomplish seven very desirable results, to wit:

You secure to your family a continuance of the family loaf, in the event of your death.

You adopt the cheapest mode of making certain provision for your family.

You secure an estate at a time when most needed.

You lay by for the future inconsiderable sums, that in a needful hour may become a bulwark and defence.

You convert the small amounts which you pay into an accumulated fund for most pressing requirements; sums that might otherwise be wasted in frivolous expenditure.

You place your family under the protection of the law, which exempts the proceeds of a benefit certificate from the claims of hungry creditors.

You bring to yourself the peace of mind that follows a worthy action, and the conscious assurance that in any event the loved ones are provided for.

Therefore, waste no time in applying for membership.

BENEFICIARIES SPEAK

WATERFORD, November 29, 1889.

L. H. Slaght, Esq.,  
Treas. Home Circle, No. 1,  
Waterford, Ont.

Dear Sir,

I hereby acknowledge the receipt of cheque No. 2101, for the sum of \$1,000, in payment of the Beneficiary Certificate of the late Mrs. Parney, thanking you for your promptness, I am,

Faithfully yours,

LEWIS BEAL,  
Guardian for Evie L. Parney.

OLD BENEFICIARY SOCIETIES

We often hear the astute insurance financier say that Beneficiary Societies are necessarily short-lived—that, in fact, they can only do a cheap business for a short time, and then must collapse. The following list of old Societies of this kind has recently come to our hand and we give it for the benefit of our readers. The article should be credited to *The Rainbow*, published in New York, May, 1888. It will be in order for some of the Insurance false prophets to show wherein these Societies differ in principle from The Home Circle or the other substantial beneficiary co-operative Societies for the objects we aim at.

BENEFIT SOCIETIES FROM 51 TO 192 YEARS OF AGE.

We name a few of the many friendly benefit societies which have been paying a benefit of over \$1,000, on the death of a member, for more than fifty years.

Clergy Mutual, of England.....	organized 1829
Equitable, ".....	" 1762
Friends Provident, ".....	" 1832
Hand in Hand, ".....	" 1666
London Life Ass'n, ".....	" 1806
Metropolitan, ".....	" 1835
Mutual, ".....	" 1831
Scottish Amicable, ".....	" 1826
Scottish Equitable, ".....	" 1831
Scottish Provident, ".....	" 1837
Scottish Widows', ".....	" 1815

These societies, ever since their organization, have maintained a large membership, and paid all claims, at an average annual cost (aside from dues for expenses) to each member, old and young (of insurable ages), of less than \$10 for each \$1,000 insurance. This proves not only the stability of our system, but also that substantial benefits can safely be furnished at actual cost. There has never been a single failure of an assessment society similar to the Home Circle, that is, a national society in which there was no limit to the number of members to be admitted, and at the same time the benefit paid in case of death being limited to a specified sum not exceeding \$3,000. On the other hand, of the 822 life insurance companies organized in the United States, 47 only are yet alive.

## HOME CIRCLE LEADER

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Home Circle Printing and Publishing Co.  
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## EDITORIAL.

## BENEFICIARY PROTECTION

That there is a strong moral obligation resting upon every intelligent citizen to provide for the most serious casualty of his life will appear plain to every thoughtful person. Some there are who say they believe life insurance to be an improper interference with the ways of providence. There are, however, only a few persons who take this view of the subject. The great mass of men will see the importance of making some provision for the helpless widow and still more helpless children, who, if the bread winner should die, would find themselves in the greatest straits of their life. There is to be considered not only the serious affliction which death brings, but also often the loss of home and the presence of the grim monster, want, to stare the homeless in the face. No wonder that the Scriptures say, "But if any provide not for his own and specially those of his own house, he hath denied the faith and is worse than an infidel," and this very fact throws the full force of Scripture authority in favor of the foresight which such a vision implies. The poor man who thinks himself so religious that he should make no provision for the future in the line of material things should remember that his attitude puts him, by Scripture authority, in a position less favorable in the sight of God than that occupied by the infidel.

This is, however, the case probably only of those who from ignorance refuse to see the force and beauty of Scriptural teaching. Look now at the matter in another light. Nearly every one who is industrious can make some such provision, and by doing so puts himself and family in a more independent position. If sickness should come, how good it is to have a little laid by to meet extra expenses, and when death comes, how delightful the reflection that by economy and faithful business provision the family may own the house over their heads, and the education and comfort of the children may be possible. The question often asked is, "How can I do this?" and to the working man or man of small means this is a serious and practical question, and any man who can propose a feasible plan for so doing is a real friend. A man would require to live many years to lay aside enough to be of much benefit. But it is even possible to propose a plan by which this can be done. It is suggested that life insurance offers a good plan, but the objection raised by those of limited means is a very serious one, viz., the cost of such a process. That which to the poor man is next to impossible becomes quite practicable on the co-operation offered by the

mutual benefit societies. Here is a great field for the societies and a great boon to thousands who may desire such a provision at cost. This view of the case should popularize all properly managed societies of this kind.

The peripatetic insurance agent will do his utmost to bring these societies into disfavor, but all their pretensions, arguments, and prophetic forebodings have been exploded by the experience of years by the properly constituted beneficiary societies. We have no hesitation in commending the insurance companies for endowment investment, but for straight beneficiary provision at cost, the co-operation society is the place to get it.

All classes of people may join here to save to themselves the vast sums paid for the working expenses and stock profits of the companies. These are the people's companies, and with them (the people) the profits stay. "A bird in the hand is worth two in the bush."

## THE HOME CIRCLE

Let us look at a few thoughts regarding the appropriateness of the above name to the Order represented by this paper. Home is one of the most attractive words in our language. Home is more than four walls. There must be persons closely related and deeply interested in each other's welfare. In this respect there is a striking analogy, for while our Order usually provides a comfortable place in which to meet, the four walls are subordinate to the social and business relations of those who constitute the membership. We call each other brothers and sisters, and in this is another analogy. Here mutual interests hold us in esteem for each other and under a strong obligation to promote our mutual welfare. By our Order the parents may provide for the children and the children may provide for the parents, and in this provision we find an outlet for that good feeling and that faithful help which one true friend may render to another. By this process, as in the family relation, we develop feelings of benevolence and ignore the culture of that selfishness which a failure to have some one to live for is sure to induce.

The greatest lesson a pure-minded person has to learn is how to forget self and do the most for others. The sick man who is doomed to die looks into the faces of his sorrowing wife and children so soon to be left, and he regrets that he has lived with so little thought for their future. Nothing, in that supreme moment, could make him happier than the thought that after he is gone the members of his Home Circle could come in and leave behind a cheque for one or three thousand dollars.

All the instinct of fatherhood is gratified, and as a son himself he thanks the Father above that though through suffering and self-denial it was done, nevertheless he has been able to provide for this hour of need by his care and forethought.

The relationships of home are tender and trustful, and so are those of the members of this Order.

The querulousness and wrangling which destroy the peace and prosperity of home would, if allowed, spread ruin here, so the best friends of our Order and the best friends of the true home are peacemakers and home lovers. And by parity of reasonings if these homes are properly regulated, those who compose their membership should look for a higher and a better. Time will crumble the walls of the most enduring house, and each life will go out. Happy the one, who, like the old man of the early days looks "for a better country."

## A YOUNG BARBARIAN

Fond Mother: Tommy, darling, this is your birthday. What would you like best?

Tommy (after a moment's reflection): I think I should enjoy seeing the baby spanked.—*Paris Figaro*.

USHER (in Hades, announcing): A supreme secretary of a fraternal beneficiary association.

His Satanic Majesty: Oh, well, let him go; he got his on earth,

**INSURANCE REPORT**

It is interesting to note what the report of the Superintendent of Insurance says from year to year. That for 1887 has just come under our notice and it contains some very valuable information for those who will carefully read and digest its contents.

Take for instance The Temperance and General Life Assurance Company of North America, "Total income, \$30,035.37." "Expenses of Commissions, Salaries and other expenses of Officials and Agents, \$14,549.51." "Payments for Rent, Medical Examiners' Fees, Advertising, Printing, Stationery, etc., etc., \$6,078.22." "Total Expenditure, 20,627.73." "Number of new policies reported during the year as taken in Canada, 967." "Number of policies in force in Canada, at date, 1,009." This date was Dec. 31, 1889. This extraordinary expense may be accounted for satisfactorily to the policy holders. If so they must be easily satisfied. Look at it when the items are put close together. Income, \$30,035.37; expenditure in obtaining it, \$20,627.73—\$9,407.64. To those who look at these items with the simple and unsophisticated eye of an ordinary business man, it seems a large expenditure for so small a net income.

This same report says that the total amount of policies in force is \$1,840,100.00. The total cost of carrying that insurance was at the rate of \$9,407.64 for \$1,840,100, about \$8.12 per thousand. The actual amount paid by the policy holders was about \$16.34. The difference between the actual cost of carrying the risk and that paid by policy holders is therefore \$8.22. To a man carrying \$5,000, \$24.66 more than it cost the Company to do their business. No wonder that insurance on the old lines is an expensive operation, and that so many would be precluded from its benefits altogether, if we were not for the Co-operative system.

"The average cost in our Order for \$1,000 benefit for members under 25 years of age is \$3.50 per annum, and to members under 50 years and over 45, \$6.80 per annum.

**WHAT WE CAN DO**

Bound together by a common tie and actuated by a common purpose, we can do that for our brothers which we could not do for strangers. The avenue of approach is open and no one may fear a rebuff. Do you desire to contribute to a fund which shall be applied economically and surely to the objects of your intended bounty, which shall always provide blessings and joy to the recipient, and which shall return to you a hundred-fold, in the satisfaction resulting from consciousness that you have really helped somebody? Then pay promptly and joyfully your pittance into the Widows' and Orphans' Benefit Fund, or if in some quiet moment, when your better nature asserts itself, and, thinking of the sorrows and troubles which fall to the lot of so many, you long to imitate Him who went about doing good, go to your brother in distress of mind or body (surely you all know more than one such), and by the grasp of the hand, a word of sympathy or counsel, or, it may be by proffered financial assistance to tide him over a rocky shoal, give courage to his heart, clearness to his mental vision, and strength to his weary arm. Do you desire that others should come within the reach of influences which tend only to the highest good, that they should be relieved of much of that anxiety which comes from the uncertain future of their loved ones, and that their families should not be left penniless when they have ceased to toil for them? Then let this desire inspire you to go forth and work for the growth of the Order. And so, my brethren, in many ways, we may exercise all of our benevolent and charitable impulses, if we are true to ourselves and the obligations we have assumed.—*Reporter.*

**JONES:** If Mr. Oldboy makes any such assertion I denounce him as a liar. **PRESIDENT:** Mr. Jones, I call you to order. Our by-laws do not allow you to go that far. **JONES:** Then I call Mr. Oldboy a liar as far as it is permitted by the by-laws of this association.—*Time.*

**SAVINGS ASSOCIATIONS**

WALDEMAR, ONT., NOV. 22, 1889.

To the Editor,

I have been greatly interested in reading in your columns the reference to the Canadian Homestead Loan and Savings Association, which seems to be largely a Home Circle institution and a creditable one, judging from the high commendation given it. It seems to me, sir, that the Home Circle could establish a savings branch where members could pay one dollar or more annually, and these accumulations be loaned out at low rates of interest upon good real estate security, receiving the repayments in small sums. It would not only be profitable to those members who could save a little, but would, no doubt, materially aid many a struggling member who is endeavoring to buy his place, or repay an old debt. Will you kindly take this subject up and oblige.

Fraternally yours,

A MEMBER OF CIRCLE NO. 81

(The Brother's suggestion is a very good one, and his heart is leading him in the right direction, but we do not think our Order should depart from its original work. However, no harm can come from a friendly discussion, and our columns are open to that at all times.—Ed.)

**A GOOD SHOWING**

The Knights of Honor, at the close of their sixteenth year, have a membership of about 135,000. During the year 1889, 25 assessments of \$1 each was the cost for \$2000 benefit. The rate has not materially increased since 1884, indicating that the Order has probably reached its average cost. The rates of assessment are uniform without regard to age. As membership extends generally throughout United States, including those south of Mason Dixon's Line, where the percentage of mortality is considerably higher than that of the Northern States it must be regarded as a very cheap benefit. The rate of \$12.50 per \$1000 is from 100 to 300 per cent. less than similar provision would cost in what are termed level premium life insurance companies. The Knights of Honor in 1878 were severely tested by a yellow fever epidemic in the South. The number of members was about 45,000. An extraordinary loss of 193 members fell upon the Order in a few weeks, requiring \$385,000 for these payments, in addition to the usual losses from ordinary diseases during this time. Assessments to meet this loss were promptly made and responded to, demonstrating the ability of honestly managed fraternal institutions to meet unusual obligations as the emergency may arise. The Order has disbursed over \$29,000,000, redeeming its promises to 14,571 deceased members, and extending fraternal care and financial provision to the widows and orphans of this large number. Who can estimate the amount of practical substantial benefit, of relief from misery, suffering, and want, accomplished by this system of small contributions in this one Order alone? Yet it is only a small portion of the aggregate work of the various societies.

**WHAT THE ORDER OF CANADIAN HOME CIRCLES HAS ACCOMPLISHED IN FIVE YEARS**

Seventy-three Death Claims and one Total Disability Claim paid promptly, usually in less than thirty days from date of death, except where minor heirs or legal technicalities have caused delay:

The sum of

**\$148,884.76**

paid to the Beneficiaries of our deceased members from the proceeds of 33 Assessments:

LIST OF DEATH CLAIMS PAID

73 Claims previously reported, \$145,884.76

No.	No.
74.. Elizabeth Parney .....	Waterford .....
75.. John Dale .....	Thorold .....
	1.. \$1000 00
	20.. 2000 00

Twenty Assessments were called during the year 1889, and we close the year with a balance of Cash in the Bank to the credit of the Beneficiary Fund of \$5,749.27, or about the amount of one assessment after reserving sufficient to pay all claims reported to date.

## AND THAT IS ENOUGH FOR ME

I have heard of a beautiful city,  
Whose walls are of gems most fine;  
Whose streets are of gold like crystal,  
Where no lamp or sun doth shine;  
They tell me those things, tho' they give me  
No power their beauties to see—  
They but bring irresistible logic—  
And that is enough for me.

I have heard of a land where Freedom  
Stands guard at the Nation's gate;  
Where the law for the just is perfection,  
For the criminal equally great;  
They tell me its trial by juries  
Would ne'er set a murderer free;  
I have not been there—but they tell me—  
And that is enough for me.

I have heard of a land called China,  
Where women wear shoes like a glove,  
Where temples are called pagodas,  
And infantile marriage is love;  
They tell me of all the strange wonders  
That were mine were I a Chinese,  
But I think of my shirts and my collars—  
And that is enough for me.

I have heard of insurance creations  
With palaces fair to behold;  
Where officers revel in splendor  
And salaries revel in gold;  
They tell me those things, but I cannot  
Imagine how such things could be;  
Then they bring irresistible figures—  
And that is enough for me.

I have heard of fraternity blessed  
With arms outstretched toward the ill;  
Where relief like an angel of heaven,  
On earth brought peace and good will.  
But they tell me this work it is useless,  
It's a nuisance they'd have me agree;  
Then I think of those fat corporations—  
And that is enough for me.

A LIFE insurance agent, in the course of his peregrinations in town, came upon a house surrounded by spacious grounds, and knocked at the door, which was opened by a handsome woman. "I represent the Blank Life Insurance Company of New York. Do you not want to insure your life?" he asked. "I don't think my income warrants my investing in a policy just at present," replied the lady, turning to go back into the house. "But do you not wish to insure your children's lives? We'll insure them," continued the persistent agent. "How many children have you?" The young lady looked surprised, and the blood fairly flew to her face, where it seemed determined to burst through the flesh. An instant later she recovered from her momentary confusion, and with a wicked gleam in her bright eyes said, "There are seventy on the register, but I have only sixty now." It was the agent's turn to be confused now. He glanced at the lady, saw the look of triumph in her face, blushed and stammered out an apology. Then he hurriedly left. He had mistaken the Third District school house for a private residence.

IN THE Gloaming—She (after a moment of silence): What are you thinking about, Charlie? He: Oh, just about the same thing you're thinking yourself. She: If you do I'll slap you.—  
*Roselaf.*

## WHERE THE HOME CIRCLE STANDS

COMPARATIVE STATEMENT FROM RETURNS.—OURS AS CHEAP AS OUR NEIGHBOR'S.

Showing the cost of Life Benefits in a number of the leading fraternal beneficiary organizations in this country, taken from the reports of the organizations named. All charges for dues are omitted. The amount paid into the beneficiary fund of each society alone is given, showing what it has cost members in the years named who were admitted at the age of thirty and forty years respectively, for \$1,000.

	No. of Assns	Age 30	Age 40
<b>CANADIAN HOME CIRCLE, Toronto, 1888</b> .....	10	5 00	8 50
K. O. T. M.—Supreme Tent, 1888.....	9	4 50	6 75
K. O. T. M.—Michigan, 1888.....	5	5 00	7 50
Knights of Honor, 1887.....	24	12 00	12 00
Royal Arcanum, 1888.....	14	6 82	9 61
American Legion of Honor, 1887.....	15	9 36	13 16
United Order of Golden Cross, 1887.....	15	10 50	13 10
Chosen Friends, 1887.....	20	7 80	10 00
K and L. of H., Class A, 1887.....	23	8 50	11 50
K and L. of H., Class B, 1887.....	36	15 00	18 00
Home Circle, Boston, Mass., 1887.....	12	6 28	11 00
Independent Order of Foresters, 1887.....	12	8 64	10 56
A. O. U. W., Pennsylvania, 1888.....	24	12 00	12 00
A. O. U. W., Kentucky, 1888.....	24	12 00	12 00
A. O. U. W., Indiana, 1888.....	24	12 00	12 00
A. O. U. W., New York, 1888.....	20	10 00	10 00
A. O. U. W., Missouri, 1888.....	23	11 50	11 50
A. O. U. W., Minnesota, 1888.....	18	9 00	9 00
A. O. U. W., Wisconsin, 1888.....	21	10 50	10 50
A. O. U. W., Ontario, 1888.....	15	7 50	7 50
A. O. U. W., Ohio, 1888.....	39	15 00	15 00
A. O. U. W., Michigan, 1888.....	15	7 50	7 50
Golden Chain, 1887.....	10	4 60	6 80
Knights of the Golden Rule, 1887.....	34	14 00	17 00
United Friends, 1887.....	16	6 00	8 00
A. O. U. W., Select Knights, 1887.....	10	9 50	9 50
Knights of Pythias, 1887.....	12	10 30	13 20
Equitable Aid Union, 1887.....	20	10 00	10 00
Order of Golden Cross, 1887.....	13	7 20	9 10
Royal Templars of Temperance, 1887.....	20	13 20	15 00
Order of Heptasophs, 1887.....	12	7 90	10 56
Order of Sparta, 1887.....	21	6 50	9 24
Rochester Mutual Relief, 1887.....	20	11 60	14 40

Cost of Regular Life at thirty years, \$22.70.

Cost of Regular Life at forty years, \$32.00.

If any of the societies in the above list are not quoted right, we will be only too glad to make corrections if furnished with official reports.

One of the worst of nuisances is

The chap in the Lodge with a mission to talk:  
If you have one, invite him to mind his own biz,  
Or recommend that he take a walk.

The familiar sound

Of his ceaseless tongue

As if were it

In the centre hung—

Arouses the spleen,

And causes to glisten

The eyes of the members

Who have to listen.

He knows it all,

As a matter of course,

And has more gall

Than a balky horse.

Oh!

One of the worst of nuisances is

The chap in the Lodge with an enlarged head:  
Won't some one persuade him to mind his own biz,  
Or, better still, report him dead?—*Ex.*

**CANADIAN HOMESTEAD**  
**Loan and Savings**  
**Association**

Incorporated, - 1880

**DIRECTORS**

JOHN HILLOCK, Withrow & Hillock, President  
 JOHN FIRSTBROOK, Firstbrook Bros., Vice-Pres.  
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 A. J. PATTISON, Secretary  
 A. D. WATSON, M.D., Supreme Medical Exam.  
 A. R. RICHES, Past Supreme Leader  
 ROBT. PLATTS, Merchant  
 HENRY F. PERRY, Mem. Fin. Com., Sup. Circle  
 J. A. BOSWELL, Supt. Dominion Express Co'y  
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Interest will be allowed at the rate of five per cent. per annum on shares paid in advance.

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**ASSESSMENTS**

are one tenth of one per cent. on the amount of bonds guaranteed. But one assessment collected in advance and can be used only to replace losses caused by defaulting officers. Guarantee commences with membership.

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**FIRST ANNUAL MEETING**

for the presentation of the Financial Statement, and for the election of Directors and other purposes, will be held at the

Office of the Company, 44 Church St.,  
 Toronto, on

**Monday, the 3rd of February, 1890**

at the hour of 2 o'clock p.m.

By order,

A. J. PATTISON,

Toronto, Nov. 30th, 1889. Secretary-Treasurer

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H. J. WAY, Secretary, 41 Melbourne Ave.  
210 Bathurst St.**TORONTO HOME CIRCLE, No. 12**Meets in OGDEN'S HALL, Queen Street West,  
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JOHN ATKINSON, Sec'y., 60 Shaw Street  
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208 Oak Street**TORONTO CIRCLE, No. 30**Meets in BROWLSON'S HALL, Cor. Yonge and  
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