

SELECT KNIGHTS OF CANADA



JOURNAL AND ADVOCATE.

BENEFICIARY DEPARTMENT.
\$1,000.
\$2,000.
\$3,000.

ENDOWMENT DEPARTMENT.
\$1,000.
\$2,000.
\$3,000.

VOL. 2.

TORONTO, MAY, 1891.

NO. 1.

GRAND LEGION PROCEEDINGS EDITION.

ANNUAL REPORT

of the Grand Medical Examiner, S. K. of C. for Fiscal Year 1890-91.

MEMBERS AND COMRADES:— I herewith submit my Eighth Annual Report, which exhibits a volume of business done in excess of any previous year.

The number of Applications, Beneficiary and Endowment, received and acted upon by me during the past year reached the total of 1376; being a gain of 132 over the preceding year. Of this number 1306 have been approved, 56 rejected, and 14 of those sent back for fuller information, have not, at the closing of this Report, been returned to me.

The total Beneficiary Applications received by me to the close of Seventh Annual Report was 2868; adding thereto 612 received during the past year, the number reaches 3480.

The Endowment Department has only been two years in existence; the Applications received to close of Last Report number 378, to which add 704, those of the closing year, and we get a total of 1142.

The rejected Applications are classified according to the cause thereof.

Table with 2 columns: Cause of Rejection and Number of Applications. Includes categories like 'Unfavorable family history', 'Absence of family history', etc.

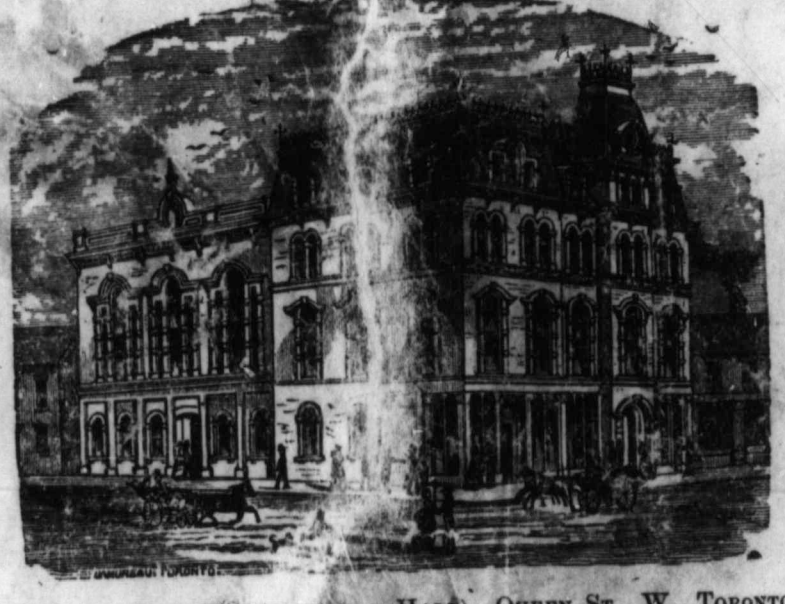
SUGGESTIONS.— (Dr. King, next makes a few suggestions which if acted upon, render will it easier to arrive at a just conclusion as to the value of any risk. They are omitted from want of space.)

Continuing he says: "An analysis of the returns of applications, their source and how disposed of, will show that of the old Legions at the beginning of the year, 29, or more than one-fourth, sent in no applications for either Beneficiary or Endowment Certificates. Twenty Legions sent in Beneficiary applications only. Eight Legions sent in Endowment applications only. From the remaining 71 Legions, 269 Beneficiary and 353 Endowment applications, were received. The total applications in both Departments from the old Legions was 622, while from the 22 new Legions instituted, there were 343 Beneficiary and 411 Endowment applications received, or a total of 754 in both departments, being 132 in excess of what was contributed by old Legions.

THE QUESTION OF AGE.

Table showing average ages of Beneficiary and Endowment applicants across different age groups (e.g., 18-20, 21-25, etc.).

The average age of 611 Beneficiary applicants was 37.92, an increase of 0.48 over the previous year, with a maximum age of 50 years. The average age of 763 Endowment applicants was 35.62 years with a maximum age of 60 years, or 2.30 less than the average of Beneficiary members. Taking the two classes together the average age of 1374 applicants was 36.77 years, or 1.64 years higher than last report with last report with an elevation of the maximum in the Endowment Department to 60 years. The average age between the minimum and maximum in the Beneficiary Department is 34 years while in the Endowment Department the average between the minimum, 18, and maximum, 60, is 30 years—of a general average age, in both Departments of 36.60 years; while the average age actually attained is 36.77 years the actual more nearly approaching the theoretical than in any previous year. In this we have



THE AUDITORIUM—(SHAKESPEARE HALL)—QUEEN ST., W., TORONTO. Place of Meeting of the Ninth Annual Session of the Grand Legion of the Select Knights of Canada, May 20, 1891.

REPORT OF GRAND COMMANDER LEWIS.

To the Officers, and Members of Grand Legion S. K. of C.

COMRADES:—Once more we have assembled to review the work of another year and legislate for the future.

Before entering upon it is important work let us reverently implore the Supreme Commander of the universe to give us that wisdom which will enable us to perform the duties of this Session in such a manner as to secure His divine approval and be conducive to the future welfare of this Order. One year ago you re-elected me as your chief executive officer for a second term. To be thus honored was, I assure you, very gratifying to me, as it assured me that my humble efforts and official acts had met with your approval.

In submitting my Second Annual Report for your consideration I would respectfully beseech the mantle of charity be thrown over my shortcomings. My highest ambition and constant aim has been to promote the best interests of this Order. Therefore, wherein I may have erred in discharging the many important duties of the past year, it has been for want of judgment, and not intentionally.

In accordance with our Constitution, I made the following appointments:— CHAIRMAN OF COMMITTEE ON FINANCE: James Watt, Toronto.

COMMITTEE ON LAWS: D. F. McWatt, (Chairman), Barrie; O. C. Graves, St. Catharines; Daniel Spry, Barrie.

GRAND MARSHALL: Geo. Bazzard, Hamilton. DEPUTY GRAND COMMANDERS: J. B. Nixon, Toronto; Henry Watson, Clearville; J. C. Walker, Guelph; Albert Hudson, Ottawa; Chas. Robson, Iroquois; J. J. Ulley, Montreal.

ADVISORY BOARD.

The members of this Board having omitted to elect their chairman at our last Annual Session, I instructed the Grand Recorder to send ballot papers to each of them, with the names of all the members thereon, requesting each one to deface all the names except the one whom he preferred to occupy the position of chairman, and forward the same to me. Comrade W. J. Roe, M. D., of Georgetown, having received a majority of all the votes cast, I declared him duly elected Chairman of the Advisory Board, and requested the Grand Recorder to notify all the members of the fact. (The official circular of the Grand Com. of the 25th of May, 1890, and the circular in the Whitworth Case and Gd. Med. Examiner's report thereon, follow in the report, but are omitted as they have previously appeared in the JOURNAL.)

PROGRESS.

Owing to the multiplicity of Orders that have emanated from this Province during the past year, the work of organizing Legions and securing new members has been no easy task. Notwithstanding that some of these Orders have been offering inducements which we would not, our growth has been healthy and continuous, comprising none but approved risks, many of whom are prominent, influential, business and professional men. Nearly all the Legions instituted since our separation have done good work, and are in a flourishing condition.

Yours fraternally, JOHN S. KING, M. D., Grand Medical Ex., S. K. of C.

Some of the older Legions I am pleased to state have increased their membership considerably, Banner Legion No. 62, St. Catharines, and Leopold No. 26, Chatham, having initiated 73 and 53 candidates respectively during the past year.

I regret to state that some of our Legions are at a standstill, and others have less members to-day than when they were instituted. They seldom or never meet for the transaction of business, or exert themselves in any way to advance the interests and welfare of our Order.

The following 20 new Legions have been instituted since last meeting of Grand Legion, with an average membership of 24 per Legion.

Table listing 20 new Legions with columns for Name of Leg., No., Location, and Date of Institution. Includes Legions like 'No. 100, Hamilton' and 'No. 101, Hamilton'.

In order that you may know what progress the Order has made during the past year, and how it compares with that of previous years, I submit the following statement taken from the official reports of the Grand Recorder, showing the number of Certificates issued by him during the past eight years for what amounts, and in which department:—

Table showing financial data for the Beneficiary Department, including columns for Fiscal Year, Benef. Cert., E. Cert., and Amount of Insurance.

BENEFICIARY DEPARTMENT.

As shown by the above statement the increase in this department during the past year has not been equal to that of the previous one.

While I exceedingly regret that such is the case, I would respectfully submit to Grand Legion what I believe to be the chief reasons why this department has not made greater progress, and leave the matter in your hands to be dealt with as you in your wisdom may determine.

In soliciting members for our Beneficiary Department, almost the first questions the candidate will ask are: How much will it cost me per annum? Are your assessments graded according to age, and are they limited to a certain number per year? Has your Order a reserve fund out of which it can pay death claims, which may occur in excess of the maximum assessments in any one year? As these are pertinent and important questions, which cannot (according to our present law) be answered in the affirmative,

notwithstanding the impertinence and persuasiveness of your organizer, the candidate is induced to join some competing Order which has these provisions in its Constitution.

ENDOWMENT DEPARTMENT.

One year ago I stated in my report that I was fully satisfied that the Endowment was destined to become a prominent Department of this Order. The progress made since then has not only assured me that my predictions were correct, but exceeded my expectations. There are at the present date 1009 members in this Department, 608 of whom were received during the past year.

The 22 assessments, which have been collected with the accrued interest added thereto, already amount to the handsome sum of \$14,512.00, which is deposited in the Bank of Toronto to the credit of the Endowment Fund of the Grand Legion of Ontario, Select Knights of Canada.

While every Comrade has a perfect right to his private opinion regarding the feasibility of the Endowment scheme, and may accept or reject the benefits which that department offers him, still I regret that some few of our old Beneficiary members, who are opposed to the Endowment, have (perhaps unintentionally) been injuring the Order by stating that the Endowment was being boomed at the expense of the Beneficiary department. Being fully conversant with the greater part of the work which has been done in both departments, I can assure this Grand body and the Order generally that the Endowment has not only largely benefited the Beneficiary Department during the past year, but very materially increased the General Fund of the Grand Legion.

To my certain knowledge nearly 100 Beneficiary Certificates were issued to Endowment members who would not have joined the Order but for the benefits offered in the Endowment Department.

In concluding this part of my report, allow me to remind you that the visible progress does not fully represent the work which has been done during the year, some of which like seed sown on good ground will produce a bountiful harvest in the future.

Considering the strong competition, scarcity of money, excitement on account of political elections and limited number of energetic workers we have had in the field, I must congratulate the Order on the progress made.

OFFICIAL VISITATIONS.

Owing to my time being limited, I have not made as many official visits as I would have liked to, still I have made the best use of every available opportunity to visit Legions, deliver addresses in the interest of the Order, assist in organizing and instituting new Legions and increasing the membership to the utmost of my ability.

DEPUTY GRAND COMMANDERS.

As shown by the report of the new Legions instituted, some of these officers have done good work; still, I regret to state that others have done little or nothing to aid our progress during the past year.

Being fully satisfied that if this noble Order is to occupy the position of being one of the leading institutions of this Dominion we must be more progressive, I would, therefore, respectfully recommend that this Grand body consider the advisability of employing a thoroughly competent organizer, who shall devote his entire time to instituting new Legions under the direction of your executive officer.

RITUAL AND SECRET WORK.

Having fully expressed my opinion one year ago regarding the necessity of a new Ritual and Secret Work more in keeping with the standing and requirements of this Order, I would not again refer to this matter were it not that the future welfare of the Order demands immediate action to secure the same at the earliest possible date.

I am pleased to inform you that one of our esteemed comrades, J. J. Patterson, D. G. C., of Toronto, who, being fully impressed with the great necessity of our having a new Ritual, has been assiduously engaged for some time compiling a new Ritual and Secret Work for this Order, and as he was very anxious to have the opinion of some of our old society men before submitting it for your consideration, I have appointed the following committee, W. R. Fenton, G. V. C., Daniel Spry, P. C., D. F.

(Continued on page 3.)

SELECT KNIGHTS OF CANADA

OFFICIAL PROCEEDINGS

Grand * Legion * of * Ontario

NINTH ANNUAL SESSION

HELD IN SHAFTESBURY HALL, TORONTO, MAY 20, 1891

MORNING SESSION.

TORONTO, MAY 20TH, 1891.

The Grand Legion was called to order at 9:15 a.m., Grand Commander Thos. L. Lewis in the chair. The following Grand Officers and members of Standing Committees were present:

- Past Grand Commander—W. J. Porte.
Grand Commander—T. L. Lewis.
Grand Vice-Commander—W. R. Fenton.
Grand Lieutenant-Commander—W. J. Parkhill.
Grand Recorder—B. J. Leubsdorf.
Grand Treasurer—J. McL. Stevenson.
Grand Standard Bearer—J. J. Ulley.
Grand Senior Workman—J. C. Walker.
Grand Junior Workman—W. J. Graham.
Grand Guard—S. B. Fell.
Grand Trustee—F. G. McCrady.
Grand Medical Examiner—Dr. John S. King.
Grand Marshal—Geo. Bazzard.

STANDING COMMITTEES.

- LAW AND SUPERVISION—D. F. MacWatt, O. C. Graves.
FINANCE—James Watt, Geo. Wolz, Henry Watson.
ADVISORY BOARD OF THE ENDOWMENT DEPARTMENT—W. J. Ross, N. M. Black, S. F. Glass, R. Lynch, M. Fennell and W. J. Bell.

A majority of the Representatives of the Legions in the jurisdiction being present, the Grand Commander proceeded to open the Grand Legion, and after prayer by Representative Carswell, the Ninth Annual Session was declared ready for the transaction of business.

The Grand Commander made the following appointments: Past Commander Wilkinson to be Press Reporter; Past Commander Law to be Journal Clerk; Grand Treasurer Stevenson to act on the Committee on Laws.

COMMITTEE ON CREDENTIALS AND RETURNS.

- Grand Recorder Leubsdorf.
Past Commander Henry Watson.
Representative Ch. Robson, of No. 67.

COMMITTEE ON APPEALS AND GRIEVANCES.

- Past Commander J. J. Patterson.
Representative W. Boulter, of No. 83.
J. F. H. Gunn, of No. 22.

COMMITTEE ON MILEAGE AND PER DIEM.

- Grand Marshal Geo. Bazzard.
Representative W. B. Northrup, of No. 64.
D. H. McLeod, of No. 110.

COMMITTEE ON DISTRIBUTION.

- Representative W. J. Roe, of No. 100.
W. Wyndow, of No. 111.
J. J. Hamilton, of No. 33.

The Committee on Credentials and Returns presented the following report:

DOCUMENT No. 1.

To The Grand Legion of Ontario, S. K.:

Your Committee on Credentials beg leave to report that they have examined the Credentials presented to them by the Grand Recorder, and that they find the following named Comrades entitled to seats in the Grand Legion as representatives for their respective Legions:

Table listing representatives for various legions including Lincoln, Niagara Falls, Wentworth, Toronto, Cookville, Seguin, Kingston, Lynden, Picton, Kempenfeldt, Frontiers, Wellington, Phoenix, York, Lennox, Leopold, Victoria, Fergus, Fenton, Shelburne, Island, Capital, Orillia, Whitby, Stanhope, Dufferin, Kemptville, Gordon, Collingwood, Durham, Empress, Mystic, Jamieson, Simcoe, Queen City, Crystal, Tottenham, Tamworth, Norfolk, Morpeth, Banner, Elmvale, Belleville, Lake, Dunn, Dundas, Hickcox, Brampton, Fidelity, Hillsburg, Lorne, Lisgar, Grenville, Alpha, Demorestville, Lisle, London, Dunville, Samaritan, Guelph, Watson, Maitland, Nation, Craighurst, Hiawatha, Wright, Preston, Maitland, Wyoming, Georgetown, and Eureka.

Table listing representatives for various legions including Stratford, Amherst, Palmerston, Maple Leaf, Albion, Tweed, Dominion, Orient, Parkhill, Old England, Sun, South London, Exeter, Abernethy, Ottawa, Freeman, Bloomfield, Ocean, Gower, and Thornton.

Table listing representatives for QUEBEC including Pioneer, Stadacona, Lansdowne, Crescent, Standard, Orient, Ulley, and Champlain.

DOCUMENT No. 2.

Moved by Grand Recorder Leubsdorf, seconded by Past Commander Watson: "That the report of the Committee on Credentials be received and adopted." The motion prevailed.

The Grand Recorder called the roll, and the following Representatives answered to their names:

Table listing representatives for various legions including Lincoln, Niagara Falls, Wentworth, Toronto, Kingston, Picton, Kempenfeldt, Frontiers, Wellington, Phoenix, York, Lennox, Leopold, Victoria, Fergus, Fenton, Shelburne, Island, Capital, Orillia, Whitby, Stanhope, Dufferin, Kemptville, Gordon, Collingwood, Durham, Empress, Mystic, Jamieson, Simcoe, Queen City, Crystal, Tottenham, Tamworth, Norfolk, Morpeth, Banner, Elmvale, Belleville, Lake, Dunn, Dundas, Hickcox, Brampton, Fidelity, Hillsburg, Lorne, Lisgar, Grenville, Alpha, Demorestville, Lisle, London, Dunville, Samaritan, Guelph, Watson, Maitland, Nation, Craighurst, Hiawatha, Wright, Preston, Maitland, Wyoming, Georgetown, and Eureka.

DOCUMENT No. 3.

Moved by Past Commander MacWatt, seconded by Grand Medical Examiner, Dr. King: "That the Minutes of the Eighth Annual Meeting of this Grand Legion as printed, be approved without reading." Adopted unanimously.

The Grand Commander, Grand Recorder, Grand Treasurer, Grand Medical Examiner and the Finance Committee presented printed reports (to be found at the end of this Journal), which on motion of Representative Boulter, were referred to the Committee on Distribution.

DOCUMENT No. 4.

The Committee on Distribution presented the following report:

To The Grand Legion of Ontario, S. K.:

COMRADES: Your Committee on Distribution beg leave to report as follows: That the Grand Commander's Report be referred to the Committee on State of the Order; except the Fidelity case and Amendments to Constitution, which be referred to the Committee on Laws. That the Reports of Grand Recorder and Grand Treasurer be referred to a special committee of three.

May-Day Poems. Merry month of roses, Hyacinths and posies! Suns of molten gold! Rain like jewels gleaming In the bow that's streamer; Oh, the bliss of dreaming When the day grows old! When the moonbeams sparkle O'er the meads that darken, And the fireflies dance; When the swain and maiden With the young blooms laden, Enter in the Aeldenn Of their first romance! Oh, my heart goes maying, In these temples straying, Temples of the world; Druids for my fellows, Neath the oaks and willows, Moonbeams for our pillows, When the eve grows old! Joyous thus together In the wooing weather, Druids, dryads we; By the rippling river, Where the moonbeams quiver, And the green leaves shiver, While winds sweep the sea. Nature's chrisal fountain, Nature's altar-mountain, Leads us up to God; And with garland angels Read we new evangels Of the world untrod! Sweet and holy duty! Youth in radiant beauty; Age so grave of mien; All in love together, Hail the great All Father In His wonder-scene. Handiwork divinely Wrought! and fashioned finely Into shapes so sweet! Oh, the merry morning Of the leaves returning; Of the sun's fierce burning; Haste with sandals feet! Sing, ye druids and ye dryads, sing ye, all the songsters gay, Hail the merry month of summer in the morn'g of early May!

The Sin of Omission. It isn't the thing you do, dear, It's the thing you leave undone, Which gives you a bit of a headache At the setting of the sun. The tender word forgotten, The letter you did not write, The flowers you might have sent, dear, Are your haunting ghosts to-night. The stone you might have lifted Out of a brother's way, The bit of heartsome counsel You were hurried too much to say; The loving touch of the hand, dear, The gentle and winsome tone, That you had no time or thought for With troubles enough of your own. The little acts of kindness, So easily out of mind, Those chances to be angels Which every one may find,— They come in night and silence,— Each a ill, reproachful wraith, When hope is faint and flagging, And a blight has dropped on faith. For life is all too short, dear, And sorrow is all too great, To suffer our slow compassion That tarries until too late, And it's not the thing you do, dear, It's the thing you leave undone, Which gives you the bit of headache At the setting of the sun.

I Am Great and You are Small. A sparrow was sitting on a branch Once caught a passing fly. "Oh, let me live!" the insect prayed, With trembling, piteous cry. "No," cried the sparrow, "you must fall, For I am great and you are small." The bird had scarce begun his feast Before a hawk came by. The game was caught. "Pray let me live!" Was now the sparrow's cry. "No," said the hawk, "you must fall, For I am great and you are small." An eagle saw the rogue, and swooped Upon him from on high. "Pray let me live! Why should you kill So small a bird as I?" "Oh," said the eagle, "you must fall, For I am great and you are small." But while he ate the hunter came: He let his arrow fly. "Tyrant!" the eagle shrieked, "you have No right to make me die!" "Ah," said the hunter, "you must fall, For I am great and you are small."

A Thought. I walked at eve in a city where No soul spoke a word to me, But the silence of those still souls there, Comes soft and sweet as an evening prayer That I am in the heart of a purest of fair To rise, O God! to thee. The grasses are dank, and the wild flowers grow, And wave their heads o'er the sod, There's one with petals like driven snow, And one with a shimmering golden glow, And one whose heart is red with woe, Like hearts that bleed for God. And around and about are mountains tall, Guarding this city there; On their heights the crimson shadows fall, Cloth of gold to spread o'er all, And cover it there in shroud and pall With a splendor richly rare. And there the moon's pale spirit light Shines on the silent host— Through the trees her face in the summer's night Is pale and fair yet strangely bright, As it shines with a lustre cold and white, Like a never dying ghost.

And the myriad stars, to me appear As they keep their watch on high, Like the risen souls that once lay here, And finding God and heaven so near, Burst from their tombs so cold and drear, And ever upward fly. Whether they spread their pinions to soar, Or fold their wings forever; Will we know their faces as of yore, Or are they lost to us evermore, Like the breath of a dream that passes o'er, Yet lingereth never! Oh, silent souls, ye speak no word, Nor answer me by sign; Only the cry of a woodland bird, Calling his mate, too long deferred, Comes like an echo, faintly heard, Through the mournful pines. Yet I walk in that city, o'er crag and hill, And find my heart rest; Though doubt and wonderings come at will, And strange, wild thoughts my heart to fill, Comes one that crieth, "Peace be still, For God knoweth best." And this one thing my heart doth know, Of those souls dwelling there, Whether some were white as Alpine snow, And some with a taint of the earth below, And some that burnt with a fire and glow All now have rest.

That the Report of Grand Medical Examiner be referred to a committee of five at least, three of which to be medical men.

That the Reports of District Deputies be referred to Committee on State of the Order.

All of which is respectfully submitted in E. I. and U.

W. J. ROE, W. WYNDOW, J. J. HAMILTON.

On motion of Representative Roe, seconded by Representative Hamilton, the report of the Committee on Distribution was received and adopted.

The Grand Commander appointed the following committees:

COMMITTEE ON STATE OF THE ORDER.

Past Grand Commander W. J. Porte.

Representative J. B. Dale, of No. 98.

T. Bell, of No. 6.

COMMITTEE ON REPORTS OF GRAND RECORDER AND GRAND TREASURER.

Representative M. D. Carder, of No. 68.

O. W. G. Dettmers, of No. 2, Quebec.

E. L. B. Cornell, of No. 89.

COMMITTEE ON REPORT OF GRAND MEDICAL EXAMINER.

Representative Dr. L. West, of No. 66.

Dr. B. Hawke, of No. 102.

Dr. G. Steacey, of No. 92.

Dr. T. Jamieson, of No. 94.

Dr. J. H. McLellan, of No. 85.

Grand Recorder Leubsdorf called the attention of the Grand Legion to certain facts connected with the Manitoba Legions, and on motion of Past Commander MacWatt, seconded by Grand Medical Examiner Dr. King, the matter was referred to the Committee on Laws.

He also presented for settlement a certain account against Ferguson Legion No. 28, which that Legion refuses to pay, and on motion the matter was referred to the Committee on Appeals and Grievances.

No other business being ready, it was decided to proceed with the selection of a suitable place where to hold the annual session of 1892. Nominations were made as follows:

P. Cdr. MacWatt nominated Toronto. Grand Trustee McCrady, nominated Brockville. Representative Hudson nominated Ottawa. Booker nominated Hamilton. Grand Standard Bearer Ulley nominated Montreal.

The Grand Commander appointed Past Commander Watson, Grand Trustee McCrady, and Representative Dale to be scrutineers. A ballot was taken with the following result:

Toronto received 88 votes. Montreal " 83 " Ottawa " 13 " Brockville " 13 " Hamilton " 2 "

Total 99 votes. Necessary for a choice, 50 votes.

None of the competing places having received a majority of the votes cast, the Grand Commander ordered a new ballot to be taken, Hamilton withdrawing from the contest.

The second ballot was taken and resulted as follows: Montreal received 55 votes. Toronto received 46 " Ottawa " 4 " Brockville " 3 "

Total 108 votes. Objection was taken to the validity of the ballot and the Grand Commander ordered it to be taken over again. This was done and the result was as follows:

Toronto received 61 votes. Montreal " 41 " Ottawa " 1 " Brockville " 1 "

Total 104 votes. Necessary for a choice, 53 votes.

Toronto having received a majority of the votes cast, the Grand Legion ordered that the tenth annual meeting should take place in that city.

DOCUMENT No. 5.

Moved by Representative Keith, seconded by Representative Boulter:

"That the Reports of the Grand Officers be sent to the Representatives at least twelve days prior to the annual session."

Moved by Grand Recorder Leubsdorf, seconded by Past Commander MacWatt:

"That document No. 5 be laid on the table until the proposed amendments to the Constitution have been considered."

The motion prevailed and the document was ordered to lay on the table for the present.

DOCUMENT No. 6.

Dr. King, Grand Medical Examiner, presented the following Report from the Ritual Committee:

Toronto, 20th May, 1891. To the Grand Commander, Officers and Comrades of Grand Legion, Select Knights of Canada.

SIR AND COMRADES: We, the Committee appointed by the Grand Commander to consider the question of a new Ritual for our Society, having thoroughly considered the matter, beg leave to report the following resolutions for adoption, viz:

Resolved, firstly, That the strength and influence of the Select Knights of Canada is such as to merit the best possible Ritual that can be compiled.

Resolved, secondly, That such Ritual should be attractive and comprehensive, not only setting forth the initiatory forms, principles and teachings, but should, at the same time, include the additional ceremonies of Installation of Officers, the Funeral Rites, Institution of New Legions, Dedication of Hall, and providing for uniformed as well as ordinary Legions, etc., etc.

Resolved, thirdly, That the importance of Ritualistic ceremonies is such that the most mature experience and best thought should be given to perfect an enunciation of the Order's principles and teachings.

Resolved, fourthly, That we thank Comrade J. J. Patterson for his labor of love in devoting his energies to formulate an ideal Ritual; and, while recognizing much worth in that submitted to your Committee, they believe all interests will be best served by the further consideration and perfection of the Ritualistic work.

Resolved, fifthly, That a Special Ritual Committee of five (of which Comrade J. J. Patterson shall be one) be appointed by the Grand Commander to bring the Ritual to perfection; and when such Ritual is approved by the Grand Commander it shall be printed and promulgated.

Further resolved, That the present is an opportune time for a new and better design for a form of Charter for Subordinate Legions; and the Grand Recorder is hereby empowered to procure the same, subject to the approval of the Grand Commander.

Signed, W. R. FENTON, JOHN S. KING, M.D., D. F. MACWATT, JOHN J. PATTERSON, O. C. GRAVES, H. M. WILKINSON, HENRY WATSON, JAMES WATT.

On motion of Grand Medical Examiner, Dr. King, seconded by Grand Vice-Commander Fenton, the report was received and adopted.

DOCUMENT No. 7.

Moved by Representative Boulter, seconded by Past Grand Commander Porte:

"That the Grand Recorder is hereby instructed to furnish, as soon as possible, six copies of the new Ritual to every Legion in the jurisdiction, three copies to be furnished without charge and the other three copies to be paid for by the Legions at a reasonable rate, to be fixed by the Finance Committee."

The motion prevailed.

DOCUMENT No. 8.

Moved by Grand Lieutenant Commander Parkhill, seconded by Grand Junior Workman Graham:

"That the Grand Legion adjourn at 12 o'clock noon until 2 p.m."

Moved in amendment by Past Commander MacWatt, seconded by Past Commander Graves:

"That the Grand Legion adjourn at 12.30 p.m. The amendment did not prevail.

The original motion was then put and declared adopted.

DOCUMENT No. 9.

Moved by Past Commander MacWatt, seconded by Representative Gunn:

"That the first order of business after recess be the election of officers." The motion was adopted.

DOCUMENT No. 10.

Representative Booker, of Mystic Legion No. 46, submitted the following amendments to the Constitution and Laws of General Application:

A.—IN THE CONSTITUTION OF THE GRAND LEGION.

Add after Section No 2 the following:— OBJECTS OF THE ORDER.

Proposition 1.—The Objects of the Order shall be:— 1st.—To unite fraternally all white men of sound bodily health, and good moral character, who are socially acceptable, and between eighteen and fifty years of age.

2nd.—To give all moral and material aid in its power to its members, and those dependent upon them.

3rd.—To educate its members socially, morally and intellectually; also to assist the widows and orphans of deceased members.

4th.—To establish a fund for the relief of sick and distressed members.

5th.—To establish a Beneficiary Fund, from which, on the satisfactory evidence of the death of a member of the Order, who has complied with all its lawful requirements, a sum not exceeding three thousand dollars shall be paid to his wife, children, relatives of, or persons dependent upon such member, as limited and described in the laws of said Order relating to Benefit Certificates, as he may direct in accordance with said laws.

Proposition 2.—Add to Section 6 the following words:—"District Deputy Grand Commanders," after the word "Legion" in the 4th line.

Proposition 3.—Erase in Section 13, page 8, the words "Semi-Annually as" in the 2nd line; also the words "the sum of (50) cents" and insert in lieu thereof the words "One Dollar"; add between the words "be" and "forwarded" in the fifth line the following words: "payable semi-annually and."

Proposition 4.—Erase in Section 18 the words "or employment" in the 3rd and 4th line.

BENEFICIARY ARTICLE. Proposition 5.—In the preamble, add the words "and seal" after the word "books" in the 15th line.

Proposition 6.—Add to Section 40, at the end of the 4th line, as follows: "the sum of One Dollar as the fee for issuing the beneficiary certificate, which sum must be forwarded to the Grand Recorder to be placed by him in the General Fund of the Grand Legion, and one advance assessment to the Beneficiary Fund to be fixed by the amount of certificate applied for as follows:—

If for a certificate for \$1,000 the sum of.....\$.50c. " 2,000 " " 1.00 " 3,000 " " 1.50

Erase all of Sub-Sections A and B. Sub-Section C.—Erase all from the beginning of the word "cents" in the 3rd line; also the words "One Dollar of" in the 6th line. "Erase the word "General" in the 8th line and insert the word "Beneficiary" therefor. Erase all after the word "Legion" in the 8th line to the end of the said Sub-Section C.

Proposition 7.—Add to Section 50, between the words "forfeiture" and "by" in the 5th line, the following, "provided he is in good health."

Proposition 8.—Add to Section 69, after the word "Legion" in the 6th line, the words "as an advance assessment."

Proposition 9.—Erase in Section 70 the words "Grand Legion" in the 6th and 7th lines and insert in lieu thereof the words "Endowment Department"; also in the 10th line add the word "Endowment" between the words "the seal."

Proposition 10.—In Section 95, 10th line, erase the words, "fifty cents," and insert therefor the words "one dollar."

Proposition 11.—Erase in Section 99 all after the word "Legion" at the top of page 98 and insert in lieu thereof the words "a fee of twenty-five cents."

After Section 100 add a new section, as follows:— Proposition 12.—Medical Examiners' Fees.

"The fee of the Subordinate Medical Examiner shall be at least two dollars (\$2.00) for each examination, which fee must be paid to the Subordinate Examiner by the applicant when presenting himself for examination."

B.—IN THE GENERAL LAWS OF THE ORDER.

Proposition 13.—It is recommended that Section 13 be amended so that all moneys be deposited in the name of the Legion subject to the joint cheque of the Commander and the Treasurer.

Proposition 14.—It is recommended that Section 15 be amended so that the approval of bonds be not left to the Installing Officer, but rather that they should be approved by the Legion.

C.—IN THE CONSTITUTION FOR SUBORDINATE LEGIONS. Proposition 15.—Amend Section 22, page 87, as follows:—"The degree fee for charter members and for applicants to existing Legions shall not be less than five dollars (\$5.00), three dollars of which must accompany the application."

Proposition 16.—Add a new section as to dispensation fees as follows:—"Every application to the Grand Commander or a District Deputy Grand Commander for a dispensation, excepting a dispensation for a charter for a new Legion, shall be accompanied by a fee of one dollar (\$1.00), to be paid into the General Fund of the Grand Legion."

DOCUMENT No. 11.

Grand Commander Lewis offered the following amendments to the Grand Legion Constitution:

Proposition 17.—L. Amend Section 4 by striking out in the second line thereof the words "third Wednesday in May" and inserting in their place the words "second Wednesday in March"

2. Amend Section 10 by striking out in the third line thereof the word "March" and replacing it by the word "December."

3. Amend Section 20 in the eleventh line on page 18 by striking out after the word "of" the words "July, October and January" and inserting in their place the words "April, July and October."

4. Amend Section 29 by striking out the first part of the second sentence thereof and inserting "they shall within seven days after the first day of the months April, July and October, and within thirty days after the 31st of December of each year, examine the books and documents of the Grand Officers."

Proposition 18.—Amend Section 20 by striking out after the word "immediately" in the first line on page 13 the words "pay to the Grand Treasurer" and insert the following: "deposit the same to the credit of the Grand Legion, Select Knights of Canada, in such chartered Bank or Banks, as are designated by the Finance Committee of the Grand Legion of Ontario, each fund deposited by itself, taking itemized receipts to duplicate for the amount so deposited. He shall daily forward the original receipts to the Grand Treasurer, and the duplicates thereof to the Chairman of the Finance Committee."

Proposition 19.—Amend Section 6 by striking out the words "and such Sitting Commanders from Subordinate Legions are as Past Commanders."

Proposition 20.—Amend Section 83 by inserting between the words "character" and "may" the following: "each having been duly examined by a legally qualified medical practitioner on the proper form prescribed by the Grand Legion and the Examination approved by the Grand Medical Examiner."

Proposition 21.—Also strike out the last clause of said Section 86 on page 19, viz., the words "and is capable of performing military duty."

DOCUMENT No. 12.

The Grand Recorder submitted the following amendments to the Constitution of the Grand Legion, and moved their adoption:

Proposition 22.—Add a new Section to the Beneficiary Article to read as follows:

"It shall, on and after July 1st, 1891, be the duty of the Grand Recorder to set aside every month, under the direction of the Finance Committee of this Grand Legion, a sum equal to ten per cent. of the Beneficiary Fund received during the preceding month, which shall form the Reserve Fund of the Beneficiary Department. The amount so set aside shall be deposited in Bank, and the interest shall be added to the Fund, which shall not be touched—principal and interest—until there have been collected eighteen assessments in the Beneficiary Department during any one calendar year. The Fund shall be deposited to the credit of the Grand Legion, and shall only be withdrawn on a Warrant signed by the Grand Commander, Grand Vice-Commander, Grand Lieutenant Commander, Grand Recorder, Grand Treasurer and the Chairman of the Committee on Finance and on Laws."

Proposition 23.—Amend Section 47 in the following manner:—Erase in the twenty-fifth line thereof the words, "Provided that no certificate shall be assessable on any death, or disability, that occurs previous to the issuing of said certificate by the Grand Recorder," and replace them as follows: "and every certificate shall be liable on any assessment either for death or disability levied after the day of its issuance."

Proposition 24.—Add a new Section to the Grand Legion Constitution, reading as follows:

MEMBERS-AT-LARGE. Persons possessing the same qualifications as are laid down in Section 96 of this Constitution, and residing in places where no Legion

(Continued on Page 6)

NIAGARA'S FIRST BRIDGE

A Wire Cable That Carried an Iron Basket

—Many Women Passengers.

In the Historical Society's rooms in the Library building Buffalo, stands an iron basket of laticed and riveted iron strips, painted red, with room for two persons to sit vis-a-vis on a wooden bottom—altogether a rough and ancient looking contrivance. It was used in years long past to convey human freight across Niagara's gorge, and in imagination one can see the queer-looking object on grooved wheels running on the small cable above, shoot down the cable's deflection till the centre was reached, then climb the opposite incline and by other aid finally reach the Canadian bank.

The basket has an interesting history, as the following letter in the possession of the secretary of the society will show. It was written by Judge Hulet of Niagara Falls, and has never before been published:

George F. Barnum, Secretary Buffalo Historical Society.

DEAR SIR: It gives me much pleasure to be enabled to furnish you with the history of the "iron basket" which was a preliminary means in the construction of the great railroad suspension bridge that now spans the Niagara River, the admiration of the world. The data I will give you are taken from a diary kept by me during the work.

During the winter of 1846 the State of New York granted a charter to the International Bridge Company to build a suspension bridge across the river, and the same winter a similar charter was granted in Canada to the Niagara Falls Suspension Bridge Company for a like purpose. These two corporations formed a joint Board of Directors and entered into a contract with Charles Ellet, Jr., a noted engineer and bridge builder of Philadelphia, to build a wire railroad bridge across the Niagara River about two miles below the Falls.

In the latter part of January, 1847, the engineer arrived at the village of Niagara Falls. The inhabitants were all astir on learning of his arrival and flocked about the "Eagle Tavern," where Mr. Ellet was stopping, eager to hear the news. I was among the number, and while there was chosen by the engineer to take charge of the iron part of the structure, he being unable to be present all the time. He then stated that some immediate means of communication across the gorge without the trouble of going to Lewiston, seven miles below, must be established. He planned the erection of a wooden tower on either side, 25 feet in height. Over these towers he proposed to stretch a 36-strand wire cable, with a deflection of 25 feet. On the cable he would place a saddle or yoke with two grooved wheels, and suspended therefrom a car or basket large enough to carry two persons with all their necessary tools. The basket was to be propelled from the bank on either side by means of a drum geared to a crank shaft. The thing to be considered now was what kind of a basket could be constructed that would have sufficient strength and be of the least possible weight. He showed me a sketch of one constructed of wood that he thought would weigh not to exceed 15 pounds. I suggested iron instead of wood for its structure, and as an outcome each of us constructed a basket of our favorite material, when it was found that my basket weighed ten pounds less than his. This basket cable was a preliminary structure to another that was to precede the main structure of the bridge. The second preliminary was the erection of two wooden towers on either bank of the gorge, 75 feet in height and 50 feet apart. Two cables were thrown across the chasm, resting on these towers, and across them, at intervals of six feet, were placed strips of pine 3x2 inches in size. Below these strips of wood, in wire loops, were placed light needle beams, on which were placed light needlebeams, on which were laid a flooring of one-inch pine boards.

When these two independent bridges were finished they were drawn together, giving the cables a lateral course of about 15 feet on either side, and forming a platform from which the railroad bridge was built.

It was while these temporary platforms were being constructed that an incident occurred that can but give the iron basket precedence as a life-saving device. The north platform had been finished and hung to the two cables—4 feet in width—without any side railings. It was being used by some venturesome persons. Four men had carried the south platform out about 200 feet from the cliff where it swung, when a sudden gale of wind struck it, and to the horrified onlookers from the shore seemed to tear the unfinished structure into shreds, throwing the platforms over and across the little basket cable that hung in the centre. This destruction was the work of but a moment. The four workmen were caught in the wreck, and hung to the slender wires with no foot rest save the shifting debris of the shattered flooring while, 150 feet below them darted the angry water. So the men hung until the violence of the gale had subsided, when the writer made inquiry for a volunteer to go out in the basket and rescue the men. A brave young man named William Ellis stepped forward, saying, "I am your man." He was told to take off but one man at a time, as the amount of weight resting on the little cable could not be estimated. But when he had reached the men he could not withstand the desire to afford the unfortunates immediate relief, and the four men were taken off safely at the first trip, though the exhibition was paralyzing to those witnessing it from shore. This occurred on Oct. 10, 1848.

It is a curious fact that of the thousands of persons crossing the gorge in the little basket, three-fourths or more were ladies. It was intended to seat comfortably ten persons, though four were sometimes crowded in. The first passage was made in the spring of 1848 by Engineer Ellet.

The preliminary means of hauling over the first cable were by means of a kite string. The writer offered \$10 to the boy who would get a kite string of sufficient strength to haul a clothesline across the river. This offer brought a regiment of kite-flyers into the field, and finally a boy named Homan Walsh was successful, and received the prize. From this small beginning the greatest suspension bridge on earth has resulted. There are but few of the original actors in the above described enterprise still living. Engineer Ellet was "General Ellet," who conceived and constructed the famous ram boats on the Mississippi River during the American rebellion, and who was killed by a flying splinter while his boat was passing a rebel battery.

SELECT KNIGHTS JOURNAL AND ADVOCATE.

Select Knights of Canada

JOURNAL AND ADVOCATE.
Communications upon all subjects appertaining to the Select Knights of Canada will be received and published, if suitable, by the editor and publishers assume, however, no responsibility for the sentiment, expression or arguments contained in any communication. Anonymous communications will not be considered.

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To any Legion sending in \$25 we will send 100 copies 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. SUBSCRIBERS to newspapers are held responsible by law until all arrearages are paid and their paper ordered discontinued. Money should be sent by postal order, bank draft, bank notes, or in registered letter. All postmasters are required to register letters when requested. Address all communications to 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 are sure the little delay in publishing will be more than overlooked on account of the greater value of the issue gained by this 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 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 committees 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 occupations" has engaged the attention of the Grand Lodge of Iowa. Since 1890 the Grand Medical Examiner has been governed by the following resolution adopted by the Grand Lodge: Resolved, That the Grand Medical Examiner be instructed to reject all applications for membership in this Order 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 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 halls 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 recommend for membership only those possessing 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 receive care and good judgment on the part of the local examiners.

(Grand Commander's Report, continued from 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 proposed changes and are prepared to support at least such as you believe will be conducive to the future prosperity and welfare of this Order. While I believe it would be out of place for me to make any lengthy remarks regarding these amendments, still I cannot refrain from expressing the hope that those referring to the reserve fund members at large will be unanimously adopted by this Grand Legion.

THE PHILATEL CASE. Comrade Henry E. Filletter, a member in good standing of Belleville Legion, No. 64, at Belleville, died on August 18th, 1890, and when the death proof was submitted to our Grand Medical Examiner, he 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 you have decided whether to pay the claim or contest it in court. The Grand Recorder has been instructed by me to bring all the papers relating to this case in his possession to the Session, and I invite your earnest consideration of the principle involved in the matter, the judgment of which will constitute a precedent not alone for our present and future membership.

PARLIAMENTARY LEGISLATION. With the advice and consent of quite a few of the prominent members of our Order I instructed our solicitors to make application to the Legislative Assembly of 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 bond and 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 answered over 300 letters during the past year, I am pleased to report that no serious appeals or grievances have been presented to me for consideration. The numerous questions submitted for my ruling have been of such a trifling character that I do not deem it necessary to mention them in this report.

FRATERNAL PRESS. While The JOURNAL AND ADVOCATE, as the semi-official organ of this Order, has done us good service during the past year, still I am of the opinion that more encouragement 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. LEUBSDORF, Grand Commander, Toronto, May 10th, 1891.

A Canadian Society. The Select Knights are a purely Canadian Society and have no connection whatever with an American Society of a similar name. This Order issues to its members Beneficiary Certificates for the sum of One, Two or Three 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, the amount being payable to the holder thereof at the expiration of ten years from date of issue, provided he has contributed to the Endowment Fund the sum of Two Dollars per month for ten 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.

Report of the Grand Recorder.

To the Grand Commander, Officers, and Members of the Grand Legion of Ontario, Select Knights of Canada.

COMRADES—I have the honour to submit my Annual Report as your Grand Recorder 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

showing an increase in collections of \$24345 52. To illustrate the growth of the Order and the business of this office, I submit herewith the collections made by me during the five years I act as your Grand Recorder: I collected in all during the fiscal year of: 1886 \$10915 50, 1887 11307 99, 1888 11715 07, 1889 30720 68, 1890 55056 20. Total \$118715 34.

According to Schedule C my collections for the General Fund for this fiscal year were derived from the following sources:

Table listing financial sources: a. From per Capita Tax \$2659 76, b. "Supplies 933 02, c. "Beneficiary Certificates 536 50, d. "Endowment Certificates 669 00, e. "Charter Fees 2120 00, f. "Endowment dues 61 75, g. "Dispensations & changing 31 50, h. "Interest on Bank Ac't 121 08. Total \$7133 20.

to which add Balance on hand on April 1st 1890 692 58 against which were drawn 130 Warrants as per specification in schedule A aggregating 7237 69. Leaving this day a balance of \$ 388 09 in the Imperial Bank of Canada to the credit of the General Fund after all Warrants drawn to date have been paid.

The receipts for the Beneficiary Fund were \$35959 00 there was a balance on hand on April 1st, 1890 of 1073 25. Total \$37032 25 against which were drawn 24 Warrants, details of which are given in Schedule B amounting to 33000 00. Leaving a balance on hand of \$ 4032 25 of which are reserved for Iowa Lp. field \$2000 00 of which are reserved for disability, Phillips \$1000 00 3000 00. Total \$1032 25 for the settlement of future assessments.

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, amounting to \$ 1663 50. Since then and up to date I collected for Advance Assessments the sum of 1639 50. Total \$ 2703 00 at this day to the credit of the Advance Assessment Account.

All Legions have paid the Assessment except Elnavale No. 63 and Hickox No. 68, though they have been asked by me to remit it. There being in my knowledge no authority conferred upon me by our laws to 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 the sum of \$ 1338 00. Since that time I collected on 12 Assessments \$ 11874 00. For interest 90 00. Total \$13302 00 from which were paid for losses 1000 00 leaving in hand \$12302 00 which are on deposit in the Bank of Toronto at this day bearing 4 per cent. interest. Here to should be added for interest accrued to date and to be credited to the account on May 30th, '91 114 00 making a total of \$ 12416 00 in favor of the Endowment Fund.

The Beneficiary Certificates issued to date number 3353. There were issued a year ago this day 2812 showing an increase during the year of 541 as per details given in Schedule M.

Said new Certificates issued represent the following amount of insurance:— 131 Certificates at \$1000 \$131,000 00 288 " " 2000 576,000 00 122 " " 500 60,600 00 541 Total \$1,073,000 00 Add hereto 680 End. Certificates at \$1000 680,000 00 Total \$1,753,000 00

insurance effected during the year. There were in good standing on April 1st, 1890, in the Beneficiary Department 2423 to which add Certificates during the year 541 " re-instated 13 " joining by card 22 2999 from which deduct Certificates suspended 92 " surrendered and cancelled 96 " terminated by death 21 " withdrawn by card 22 231 leaving in good standing 2798 In good standing on April 1st, 1890, 2423 Net increase during the year 345 There were surrendered to me 17 Certificates for cancellation and re-issuance as follows:— 1 raised 2 Certificates from \$1000 to \$2000 " 9 " " \$2000 to \$3000 1 Certificate from \$3000 to \$1000 " 1 " " \$3000 to \$2000 " 4 " " \$2000 to \$1000

REPORT OF FINANCE COMMITTEE

For Year Ending March 31st, 1891.

To the Grand Commander, Officers and Comrades of the Grand Legion S. K. of C. SIR KNIGHTS COMRADES:—The Finance Committee have again much pleasure in certifying to the accuracy of the financial statements presented by the Grand Recorder at the four quarterly audits for the year ending 31st March last, details of which have already appeared in the official organ of the Order.

They now beg to submit the following summaries of the year's receipts and disbursements:— Beneficiary Fund collected during the year \$35959 00 On hand April 1st, 1890 1073 25 Balance on hand \$ 4032 25

General Fund collected during the year \$ 7133 20 On hand April 1st, 1890 692 58 Disbursed by warrants \$ 7825 78 Balance on hand \$ 588 09

Endowment Fund collected during the year \$11964 00 On hand April 1st, 1890 1338 00 Disbursed by warrant \$13302 00 Balance on hand \$12302 00

EXPENSE ACCOUNT. Expenses session of Grand Legion 1890 \$ 947 30 Postoffice box for the year 2 00 Insurance on supplies and office furniture 4 25 Guarantee bonds 20 00 Office rent 120 00 Grant Canadian Overseer (last quarter under previous arrangements ending April 1890) 18 75 Grant S. K. Journal 150 00 Salary Grand Treasurer 100 00 Salary Grand Recorder 1500 00 Professional services Grand Medical Examiner, and postage 416 91 Expenses meeting Finance Committee 57 00 Expenses in re Parliamentary Bill Postage, duty, express, freight, telegraph and office expenses 431 96 Stationery, circulars, statements, reports, Asst. calls 179 38 Blank books for Grand Medical Examiner 7 00 Blank books for Grand Recorder, binding and ruling 53 30 Grant to Grand Commander 200 00 \$ 4293 95

By Supplies sold \$ 977 52 " furnished free of charge 298 56 By Supplies and charters for new Legions 2205 00 By Supplies on hand (stock) April 1st, 1891 883 63 Resources— BALANCE SHEET. \$ 4364 71 Outstanding accounts \$ 614 95 General Fund, cash on hand 588 09 Supplies in stock 883 63 Office furniture 228 95 Liabilities— W.C. Morrison, not yet due \$ 153 80 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 matters being as carefully attended to as those of greater importance. To any other man than our present Grand Recorder the clerical labor alone would prove too much, and it is under this conviction we would recommend Grand Legion to make provision for an assistant who would relieve him of a large share of purely routine work, and enable him to devote more time to what is really of paramount importance to the Order, namely, its growth.

His ability as an organizer is recognized, and, with reasonable care at his command, the results of his efforts in that direction would amply compensate Grand Legion for any increased expenditure in connection with his office. Besides, in case of sickness, or any other uncontrollable cause necessitating the absence 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 business, 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.

REPORT OF GRAND TREASURER

For Year 1890-91. To the Grand Commander, Officers and Members of the Grand Legion of Ontario, S.K. of C. SIRS AND COMRADES:—Herewith I submit my report as your Grand Treasurer:— On April 1st, 1890, there was in the Imperial Bank to the credit of the General Fund.....\$ 692 58 Since that time and up to date the Grand Recorder deposited in same Bank to the credit of that Fund..... 7133 20 against which were drawn on me 130 warrants aggregating..... 7237 69 leaving in the Imperial Bank a balance of..... \$ 588 09 at this day after all warrants countersigned by me have been paid. There was deposited in the Imperial Bank to the credit of the Beneficiary Fund on April 1st, 1890..... \$ 1073 25 since which day and to date the Grand Recorder deposited to the credit of said Fund the sum of..... \$35959 50 Total.....\$37032 25 There were drawn on me 24 warrants amounting to..... 33000 35 leaving this day..... \$ 4032 25 in the Imperial Bank to the credit of the Beneficiary Fund after all warrants drawn to date have been paid.

Fraternally submitted, JOHN McCL. STEVENSON, Grand Treasurer. BUFFALO, April 1st, 1891. Select Knights, A. O. U. W. BUFFALO, N. Y., May 30, 1891. SELECT KNIGHT COMRADES: The thirteenth annual session of the Grand Legion Select Knights, Ancient Order of United Workmen, State of New York, will convene at Franklin Hall, over 52 West Eagle street, opposite City Building, Buffalo, N. Y., on Tuesday, June 9th, at 9 a.m., and will continue to meet from day to day consecutively (Sunday excepted) until all the business before it is disposed of. Headquarters of the Grand Officers will be at the Tiff House. Headquarters of the General Reception Committee (and Auxiliary, composed of Ladies) will be at Franklin Hall, where members will be in attendance to receive and welcome all visitors. Wednesday evening, June 10th, all members, visitors, and invited guests will meet at Franklin Hall at 7 o'clock, where line will be formed for parade, starting promptly at 7.30 for Music Hall, where the Competitive Drills, Instrumental Concert and Grand Ball will be held. The first prize in Class "A" is open for competition by all Select Knight Organizations as an Inter-Parade Prize. Hotel rates are as follows: Tiff House, \$2.50 and \$3.00; Mansion House, \$2.50 and \$3.00; Hotel Broedel, \$2.50 and \$3.00; the Arlington, \$2.00; St. John's House, \$1.50; Southern Hotel, \$1.25; Stafford House, \$2.00; Gruener's Hotel, \$2.00. Committee have had no railroad rates for the reason that excursion rates can best be had at the starting point. The General Committee, composed of members of the different Legions located here, with the assistance of the Ladies' Auxiliary, desire to make all welcome, and will be prepared to meet you, provided they know you are coming, in a body as a Legion, on what road, the time advertised to arrive in Buffalo, or if only a few, how many, and do not forget to mention the number of ladies there are with you. Hotel accommodations will be secured by the Committee if desired. Now, Comrades, second the efforts of the Buffalo Knights, and show your appreciation by coming, so as to swell the parade, and create the enthusiasm that our Order so well deserves. Come, whether you intend to drill or not. Legions intending to participate in the Competitive Drills are earnestly requested to notify the Committee at once, how many men, and the name of the Commander. The Programmes must be ready for printing this week, and we would like to insert your report. The reasons for having the grand parade in the evening are first, a great deal of business will be brought before the Grand Legion, and secondly, the Odd Fellows with the Uniformed Rank will have their immense procession on that day, which altogether will make it a gala day for Buffalo. We do not desire our parade to interfere with theirs, as the Uniformed Rank are our invited guests for the evening. Now come! Yours Fraternally, JAMES McINTYRE, Chairman, 807 Main St., Buffalo, N. Y. JOHN H. EVANS, Secretary, 11 Lake View Ave., Buffalo, N. Y. Semi-Official Paper. The S. K. JOURNAL AND ADVOCATE, has been made the semi-official organ of the Grand Legion S. K. of Canada and will contain all its official circulars, assessment notices, reports, etc. A copy is sent free to the Recorder of each Legion in his official capacity.

Statement of the Grand Recorder for Moneys Collected from January 1st, 1891, to April 1st, 1891.

Table with columns: No., Locality, Arr. Ben., Ass't No. 15, Ass't No. 1, Ass't No. 2, Ass't No. 3, Adv. Ass't, Arr. End., End. Ass't No. 19, End. Ass't No. 20, End. Ass't No. 21, Ben. Cert., P. C. Tax, End. Fees, Suppl., Fund. Lists various locations like St. Catharines, Hamilton, Toronto, etc.

SELECT KNIGHTS OF CANADA.

The special features of this Order are: 1. It is a loyal, home institution, co-extensive with the Dominion of Canada only—than which as a field for operation there is not a more healthy country in the world. 2. It combines all the co-operation and mutual aid, all the protection in health, and provision against sickness, disability and death of the best societies in existence. 3. Its financial management is safely guarded, and its scheme of benefits is of the very latest and best, providing either a large or small amount of monetary insurance as its members may desire, viz., \$1000, \$2000, or \$3000. 4. Its plan of granting one-half of the value of the certificate to any of its members who may become totally disabled from mental or physical causes is of itself a great inducement for our citizens to become members, as none ever know but some such misfortune may happen to the brightest mind and strongest physical nature. Think what \$500, \$1000, or \$1500 at such a time would do for you or yours! 5. It provides in its Endowment Scheme a chance for young men to secure \$1000 cash for themselves 10 years from date of joining, this being a great investment for the odd dimes that are often waste in "treats and cigars." Seven cents per day will give this wonderful result.

STATEMENT OF THE BENEFICIARY FUND. 1891, January 1—To Balance on hand collected on Assessment No. 12..... \$166 25

STATEMENT OF THE ENDOWMENT FUND. 1891, January 1—To Balance on hand that day collected on arrears..... \$774 00

STATEMENT OF THE GENERAL FUND. 1891, January 1—To balance on hand collected on Per Capita Tax..... \$4169 60

Leaving in Imperial Bank balance of..... \$4032 25. Examined and found correct. Signed: JAMES WATT, Grand Recorder.

NAPOLEON'S ROMP.

The Dethroned Emperor's Pranks With "Little Betsee" at St. Helena.

The recent decision of the English Government to withdraw the garrison of imperial troops stationed for so many years on the lonely and threatened rock of St. Helena awakens a thousand recollections. Many a heart sank at the aspect of the abrupt almost perpendicular sides of this huge mass, when, early in the century, a British man-of-war approached the island, bearing on board the unhappy Napoleon Bonaparte. Seventy days of almost unendurable life on the Northumberland ended by one night, passed under military guard in a hostelry in St. Helena. The hateful prison of Longwood being as yet unprepared for its guest, the authorities selected the house of Mr. Balcombe, a merchant, as a temporary resting place for the unfortunate prisoner of war, and he went thither the next day.

Mr. Balcombe had a charming wife and a young family. One young daughter, about thirteen years of age at the time, has recorded her impressions of the Emperor Napoleon in a deeply interesting narrative. For nearly two months this sprightly girl was daily in the society of that most unhappy exile, and saw him through a different medium from that in which he had ever had the opportunity of presenting himself to English eyes; though Talma, and other stars of the French stage—not forgetting Mlle. Georges, the actress who begged permission to share and lighten his captivity—knew his gaudy and his artistic nature. Mr. Balcombe, holding the appointment of purveyor to the Emperor, was in communication with him, not only during the stay at the Briars, but in the subsequent terrible captivity at Longwood, and the young girl who recounts her impressions of Napoleon was without fear or self-consciousness in her intercourse with him.

All preconceived notions of the terrible "Bony" gave way before the playful and friendly manifestations shown by Napoleon to "Mademoiselle Betsee," as he called her. The coldness of his stern, pale features soon melted into fascinating smiles, and his games of play with the child quickly put her quite at her ease. Once, it is true, finding her at lessons, he asked a question as to the capitals of Europe. "And what is the capital of Russia?" he asked. "Petersburg now, but Moscow formerly," said the little girl; when, with a voice of thunder and fiery eyes, Napoleon asked who had burned Moscow. This ghastly and frightful remembrance no doubt scorched his very heart, and quickly changed the courteous gentleman into an image of unbounded terror in the eyes of his youthful companion. But, as a rule, Napoleon would show an almost boyish mirth, not unmingled with a tinge of malice.

A little friend of "Mademoiselle Betsee" came to the Briars, and having heard terrible stories of "Bony," clung in agony to "Betsee" when the Emperor came out on the lawn. Seeing this Napoleon walked up to her, brushed his hair up with his hands, shook his head, made horrible faces, and gave a regular howl, after the Cossack manner. Having frightened the child almost into hysterics, the Emperor began to laugh violently.

The adventurous "Mees Betsee," in revenge for some teasing tricks of the Emperor, kept him at bay, on one occasion, in a corner of the drawing-room at the Briars, by flourishing over his head a magnificent sabre which he had shown her as a curiosity. The spirited child made repeated passes at her illustrious victim, and entreated him to say his prayers, as she meant to kill him. Her cries of exultation brought her elder sister to the spot, and, indeed, "Mees Betsee's" arm was dropping from sheer exhaustion, and she soon desisted. The grand chamberlain also came to the rescue, his parchment visage glowing with indignation at the insult offered to his master. Napoleon, however, only pinched the ear of the young rebel, and laughed good humoredly.

At the whitest table that evening he revenged himself on his youthful tormentor by revoking, and finally mixing the cards together to prevent discovery. On being accused of this by "Mees Betsee," he adroitly ran off with her new frock, which lay on the sofa—a white frock with rose buds, intended to be worn at Sir George Cockburn's ball. It was Napoleon himself, who had asked leave of Mr. Balcombe for the little girl to be allowed to attend this ball, and he now ran off with her dress, and locked himself in his own apartments. "Mees Betsee" remonstrated outside the closed door, both in English and French, but was answered only by laughter from within, and it was not until the very day of the ball that the Emperor restored the dress. Such amusements as these hid for a few hours the galling sense of surveillance which weighed on the mind of the unsundered captive.

The fire still burned unquenched in those veins of Napoleon's. He who would play at blind man's buff with the children at the Briars, and tease "Mees Betsee" to the point of weeping, had his own terrible hours of gloom and depression. It must have been strange for Mrs. Balcombe to hear him regretting his two wives, and equally—one as "Grace," the other as "Innocence."

The discrepancy between preaching and practice, so often found in the case of those who assume the role of moral reformers, cannot be justly charged against Count Tolstoi, the famous Russian novelist and reformer. He preaches a life of self-denial and, though a peasant, he lives in the companionship of peasants, welcomes them to table and devotes himself to their interests. We may not be able to accept his extreme views touching marriage and the Christian life; but we may at least respect him for his sincerity and candor, and heartily wish that in these respects his imitators might greatly increase.

(Grand Lodge Proceedings, continued from page 5)

of the Order is in existence, and not nearer than ten miles to a place where no Legion is located, may, with the consent of the Grand Commander and under his directions become members-at-large. On making application for admission to the Order, they shall comply with all the requirements of the Constitution exacted from Charter members, and after being approved by the Grand Medical Examiner, must be obligated according to the Ritual either by the Grand Commander himself or by his Deputy or Deputies, especially authorized for that purpose. They shall pay an Initiation Fee of Five Dollars, which amount is to be forwarded by the obligating Officer to the Grand Recorder, who shall place it into the General Fund of the Grand Legion. They also shall pay the regular fees for a certificate or certificates, also the advance assessments, all of which are to be forwarded to the Grand Recorder to be accounted for by him in the regular manner.

Such members at large shall pay all Assessments on their Certificate, or Certificates, direct to the Grand Recorder. They shall also pay to him as dues the sum of seventy-five cents every three months, which shall be placed into the General Fund of the Grand Legion. Any member-at-large failing or refusing to pay such dues when due shall be promptly suspended from membership by the Grand Recorder, and such suspension for non-payment of dues shall have the same effect as if a member of a Legion has been suspended for a like cause. A member-at-large desiring to connect himself with an existing Legion, or with a new Legion to be instituted, shall apply to the Grand Recorder for a Clearance Card, which shall be granted to him on payment of One Dollar in favor of the General Fund of the Grand Legion, and of all his arrears for Endowment, Beneficiary or Dues. When fifteen or more members-at-large are, in the opinion of the Grand Commander, so situated that a Legion can conveniently be formed by them, the Grand Commander may instruct the Grand Recorder to issue a notice to each of such members to form said Legion, and arrange for a date on or before the new Legion shall be formed by the Grand Commander or a properly authorized Deputy. A fee of One Dollar shall be paid by each of the members-at-large (the amount thus collected not to exceed Fifteen Dollars) to defray the expense of the necessary supplies. Any member-at-large refusing to assist in forming the new Legion shall pay to the Grand Recorder, as a fine for his refusal, the sum of One Dollar and Fifty Cents every three months, *ad. dues.*

Proposition 25.—Amend Section 6, Grand Legion Constitution, by adding the following:—"If an application is rejected by the Grand Medical Examiner, he shall forward the same to the Grand Recorder, who, immediately on its receipt, shall inform the Recorder or the Organizing Deputy, as the case may be, of such rejection. The applicant thus rejected may, however, be admitted to membership in the Endowment Department on his signing a special application for a limited certificate; that is to say, he agrees that in the event of his being in good standing in the Department at the time of his death, the person or persons he designates for the purpose shall only receive the amount actually paid by him into the Endowment Fund in full of all claims against the Endowment Department arising out of the Endowment Certificate issued to him on the strength of said application. The limited Certificate to be issued by the Grand Recorder shall read in substance like the regular Certificate described in Section 71 of this Constitution, the Disability Clause, however, to be omitted and the afore described conditions to be inserted therein.

DOCUMENT No. 13.
Past Commander, J. J. Patterson, of Alpha Legion No. 81, proposes the adoption of the following amendments:

Proposition 26.—Amend Section 4, page 3, Grand Legion Constitution, by striking out the words, "The Grand Legion shall hold an Annual Session on the third Tuesday in May of each year," and insert instead, as follows: "The Grand Legion shall hold its next regular session on the third Tuesday in May, 1893, and on the same day in May every second year following.

In same section, erase the word "Annual," and insert the word "biennial," and wherever else it appears in Grand Legion Constitution.

Proposition 27.—Amend Section 48, page 22, Grand Legion Constitution, and all other Sections relating thereto, wherever found in Grand or Subordinate Legion Constitution, by striking out the same and substituting the following:

A.—The Select Knights' Journal and Advocate" shall henceforth be the official organ of the Order.

B.—And it shall be published between the first and eighth day of each and every month, and if an assessment shall be ordered notice of such assessment shall be inserted, and no other shall be given.

C.—The publisher of said paper shall mail three copies of said paper to every Legion in the Grand Jurisdiction, viz., Select Commander, Recorder and Recording Treasurer, and for such services the publisher shall receive from Grand Legion the sum of to be paid quarterly.

Proposition 28.—Add a new Section to Grand Legion Constitution that an Executive Committee shall be formed which shall consist of the Grand Commander, Junior Past Grand Commander, Grand Vice-Commander (who shall be ex-officio President of the Committee), Grand Medical Lieutenant-Commander, the Senior Trustee, Solicitor, Grand Recorder, and one other, elected by ballot, and one appointed by Grand Commander.

B. In the month of May of each year in which there is no Regular Session of Grand Legion, the Grand Commander and Executive Committee shall report to the various Legions a detailed statement of their actions in the interim.

C. And any action taken by the Grand Commander and Executive Committee shall be as if done by the whole body of the Grand Legion; provided, however, that all legislation enacted by them shall be retractive in its character.

Proposition 29.—Add a new Section to Grand Legion Constitution that in future the office of the Grand Recorder shall be located at Toronto, in such place and in such manner as shall be deemed best by Grand Legion.

Proposition 30.—Add a new section to Grand Legion Constitution that each District Deputy Grand Commander shall receive from each Legion in his District the sum of One Dollar per annum, payable in the month of May of each year, for the purpose of covering his expenses *re* postage and stationery.

Proposition 31.—Add a new section to Grand Legion Constitution as follows:—"It shall not be necessary for any Comrade to serve in any elective office to qualify for the position of Select Commander. On motion, all the proposed constitutional amendments were referred to the Committee on Laws.

DOCUMENT No. 14.
The Chairman of the Committee on Laws, Past Commander Mac Watt, submitted the following report on behalf of that Committee, and moved its adoption:

To the Grand Commander, Officers and Members of the Grand Legion, Select Knights of Canada.

Your Committee on Laws begs to report, with reference to the proposed amendments to the Constitution, as follows:

That numbers 1, 3, 4, 5, 6 and 7 be rejected.

That numbers 2 and 8 be adopted.

That numbers 9, 10, 11 and 12 be rejected.

That number 13 be adopted with the addition of the words, "when there is a bank holiday within one mile of the hall in which the Legion holds its meetings."

That numbers 14 and 15 be rejected.

That number 16 be adopted.

With reference to number 17, sub-section 1, the Committee prefers to leave this proposal for the Grand Legion to decide.

Sub-sections 2, 3 and 4, of number 17, will be rejected if sub-section 1 is rejected, and otherwise if adopted.

That numbers 18, 19, 20, 21, 22, 23, 24 and 25 be adopted.

That numbers 26, 27, 28, 29, 30 and 31 be rejected.
All of which is respectfully submitted,
D. P. MACWATT,
JOHN McLE, STEVENSON,
O. C. GRAYES.

Toronto, 20th May, 1891.

On motion the report was received and ordered to be considered *seriatim.*

Proposition 1.—The report of the Committee was adopted.

2.—The report of the Committee was not adopted.

3.—The report of the Committee was adopted.

4.—The report of the Committee was adopted.

5.—The report of the Committee was adopted.

Pending the consideration of Proposition 6, the hour fixed for adjournment arrived, and the Grand Commander declared a recess until 2 p.m.

AFTERNOON SESSION.
The Grand Legion was called to order at 2 p.m. by Grand Commander Lewis. The Grand Standard Bearer reported all present as qualified to sit in the Grand Body, and a quorum being present, it was declared open for business. Grand Medical Examiner, Dr. King, on behalf of the proprietors of Shaftesbury Hall, invited the Grand Legion to inspect the building after the close of the afternoon session. The invitation was accepted with thanks.

DOCUMENT No. 15.

Moved by Grand Treasurer Stevenson, seconded by Past Commander Mac Watt,

"That the members of this Grand Legion, be paid at the rate of five cents per mile and three dollars per diem."
The motion prevailed.

Grand Legion then proceeded with the election of officers.

FOR GRAND COMMANDER.

Grand Vice-Commander Fenton nominates Past Grand Commander Lewis.

There being but one nomination, Past Grand Commander Leubsdorf declared Past Grand Commander Lewis duly elected Grand Commander for the ensuing term by acclamation.

FOR GRAND VICE-COMMANDER.

Past Commander Mac Watt nominates Comrade W. R. Fenton.

There being but one nomination, the Grand Commander declared Comrade Fenton duly elected Grand Vice-Commander for the ensuing term by acclamation.

FOR GRAND LIEUTENANT COMMANDER.

Grand Trustee McCrady nominates Comrade W. J. Parkhill.

There being but one nomination, Grand Commander Lewis declared Comrade Parkhill duly elected Grand Lieutenant Commander for the ensuing term by acclamation.

FOR GRAND RECORDER.

Grand Standard Bearer nominates Past Grand Commander Leubsdorf.

There being but one nomination, the Grand Commander declared Past Grand Commander Leubsdorf duly elected Grand Recorder for the ensuing term by acclamation.

FOR GRAND TREASURER.

Grand Lieutenant Commander Parkhill nominates Past Grand Commander Stevenson.

There being but one nomination, the Grand Commander declared Past Grand Commander Stevenson duly elected Grand Treasurer for the ensuing term by acclamation.

FOR GRAND STANDARD BEARER.

Grand Vice-Commander Fenton nominates Past-Commander J. J. Ulley.

There being but one nomination, the Grand Commander declared Comrade Ulley duly elected Grand Standard Bearer for the ensuing term by acclamation.

FOR GRAND SENIOR WORKMAN.

Representative Hudson nominates Past-Commander J. C. Walker, who declines.

Past-Commander Mac Watt nominates Comrade W. J. Graham.

There being but one nomination, the Grand Commander declared Comrade Graham duly elected Grand Senior Workman for the ensuing term by acclamation.

FOR GRAND JUNIOR WORKMAN.

The nominations for this office were:

Representative Chas. Robson, of No. 67.
" Thos. Bell, of No. 6.
" Edw. Parnell, Jr., of No. 113.
" Wm. Boulter, of No. 83.
" Wm. Sanders, of No. 115.

A ballot was taken with the following result:

C. Robson receives 28 votes.
E. Parnell " 27 "
T. Bell " 22 "
W. Boulter " 12 "
W. Sanders " 12 "

Total 101 votes.

Necessary for a choice, 51 votes.

None of the candidates having received a majority of the votes cast, the Grand Commander ordered a second ballot to be taken; Comrades Boulter and Sanders withdrew. This ballot resulted as follows:

C. Robson receives 37 votes.
E. Parnell " 33 "
T. Bell " 31 "

Total 100 votes.

Necessary for a choice, 54 votes.

None of the candidates having again received a majority of all the votes cast, Representative Bell withdraws and a third ballot is taken with the following result:

C. Robson receives 63 votes.
E. Parnell " 39 "

Total 102 votes.

Necessary for a choice, 52 votes.

Representative Chas. Robson having received a majority of the votes cast, the Grand Commander declared him duly elected Grand Junior Workman for the ensuing term.

FOR GRAND GUARD.

Grand Junior Workman Graham nominates Comrade S. B. Fell.

There being but one nomination, the Grand Commander declared Comrade Fell duly elected Grand Guard for the ensuing term by acclamation.

FOR GRAND TRUSTEE.

Nominations were made as follows:

Past Commander Hy. Watson, of No. 90.
Representative W. Boulter, of No. 83.
" A. D. Ellis, of No. 59.

A ballot was ordered by the Grand Commander and resulted as follows:

Hy. Watson receives 48 votes.
A. D. Ellis " 28 "
W. Boulter " 20 "

Total 96 votes.

Necessary for a choice, 49 votes.

None of the candidates having received a majority of all the votes cast, Representative Boulter withdraws and the Grand Commander ordered a second ballot to be taken, which resulted as follows:

Hy. Watson receives 59 votes.
A. D. Ellis " 33 "

Total 89 votes.

Necessary for a choice, 45 votes.

Comrade Hy. Watson having received a majority of all the votes cast, the Grand Commander declared him duly elected Grand Trustee to serve for three years.

FOR MEMBERS OF THE FINANCE COMMITTEE.

Past Commander, Geo. Woltz, of No. 23.

" N. M. Black, of No. 62.

" J. J. Patterson, of No. 81.

Representative C. Keith, of No. 43.

" W. B. Northrup, of No. 64.

" P. H. Stewart, of No. 16.

A ballot was taken and resulted as follows:

Geo. Woltz receives 65 votes.
N. M. Black " 48 "
P. H. Stewart " 31 "
J. J. Patterson " 22 "
C. Keith " 9 "
W. E. Northrup " 8 "

Total 178 votes.

There being no election, a second ballot was taken and resulted as follows:

Geo. Woltz receives 62 votes.
N. M. Black " 60 "
P. H. Stewart " 28 "
J. J. Patterson " 21 "

Total 166 votes.

Comrades Woltz and Black having received a majority of the votes cast, the Grand Commander declared them duly elected members of the Finance Committee for the ensuing term.

There were nominated:

Representative W. Boulter, of No. 83.
" A. Hudson, of No. 118.
" A. Wicks, of No. 89.

Four ballots were taken, and on the last one Comrade Hudson received a majority of all votes cast, whereupon the Grand Commander declared him duly elected for member of the Board for the ensuing term.

On motion duly carried, Comrade W. J. Roe, of No. 100, " W. J. Bell, of No. 95, " M. Fennell, of No. 18, " S. F. Glass, of No. 85, " R. Lynch, of No. 1 Que. were declared re-elected for the ensuing term as members of the Advisory Board.

The Grand Recorder read the following telegram: MONTREAL, May 20th, 1891. Grand Commander and Comrades, Greeting. I regret very much not being able to present with you at this Session, and trust that it will be a pleasant and profitable one. A. R. THOMPSON, Grand Trustee.

On motion it was ordered to insert the communication in the minutes of the Session. DOCUMENT No. 16. Moved by Past Commander MacWatt, seconded by Grand Medical Examiner, Dr. King:

"That mileage and per diem be paid to the Representative of Champlain Legion, No. 8, the amount paid to be charged against the P. C. Tax, to be paid hereafter by that Legion." The motion was adopted.

DOCUMENT No. 17. Moved by Grand Medical Examiner Dr. King, seconded by Representative Northrup: "That no speaker be allowed more than three minutes, except the mover of a motion and the Chairmen of Committees, unanimous consent of this Grand Body excepted." The motion prevailed.

The consideration of the report of the Committee on Laws was resumed.

Proposition 6.—The report of the Committee was adopted.

Proposition 7.—The report of the Committee was adopted.

On motion, the report of the Committee on Laws was adopted as a whole, and as amended, and the Constitution of the Grand Legion declared amended accordingly.

DOCUMENT No. 18. Past Grand Commander Porte presented the following report on behalf of the Committee on State of the Order:

To the Grand Legion, S. K. C. Your Committee on the State of the Order would respectfully report as follows: 1st. The appointments made by the Grand Commander and the election of a Chairman by the Advisory Board would seem to have given perfect satisfaction to the members of our Order.

On motion the report was received and adopted.

DOCUMENT No. 19. Representative Dr. William J. Roe presented the following report of the Endowment Fund Management Board and moved its adoption:

To the Grand Legion of Ontario, S. K. C. COMRADES,—Your Board of Management of the Endowment Funds beg leave to report as follows: 1st. That they have examined the vouchers of the Grand Recorder relating to the Endowment Fund and find them correct.

The report was adopted.

DOCUMENT No. 20. Moved by Representative Stewart, seconded by Past Commander Watson:

"That a committee of three be appointed to fix the salaries of the Grand Recorder and Grand Treasurer."

DOCUMENT No. 21. The Chairman of the Committee on the Report of the Grand Medical Examiner, Representative Dr. J. H. McLellan, presented the following report and moved its adoption:

To the Grand Legion of Ontario, S. K. of C. We, the Committee appointed to take into consideration the Grand Medical Examiner's Report beg leave to submit the following Report: 1st. We have examined the Report carefully and find it as a whole very satisfactory.

his Report, and that steps be taken by the Grand Legion to change the questions in the Local Medical Examiner's Report in order to elicit more explicit answers. Brd. We are pained to notice the extreme apathy that exists in the old Legions with regard to increasing their membership, and that this Grand Legion should consider the means necessary to bring about better results during the present year.

Respectfully submitted in E. I. and U. J. H. MCELLELLAN, M.D., Chairman. B. E. HAWKE, M.D. THOS. J. JAMIESON, M.D. GEORGE STEACY, M.D. S. WEST, M.D.

The report was adopted. DOCUMENT No. 22. Representative O. W. G. Detmers, on behalf of the Committee on the Reports of the Grand Recorder and Grand Treasurer, presented the following report, moving its adoption:

To the Grand Legion of Ontario, S. K. of C. COMRADES:—Your Committee on the Reports of the Grand Recorder and Grand Treasurer beg to report as follows: That we have examined the report of the Grand Recorder, and find that the Order is in a very satisfactory condition, and that the progress made during the past year has been very encouraging.

The report was adopted.

DOCUMENT No. 23. Moved by Grand Recorder Leubsdorf, seconded by Past Commander Woltz:

"That the Grand Legion authorize the issuance of the following warrants: "One for \$13 to pay Hall Rent, " 2 to pay services of Hall Janitor, " 5 to pay Journal Clerk Law, " 5 to pay Press Reporter Wilkinson." The motion prevailed.

DOCUMENT No. 24. Past Commander J. J. Patterson, on behalf of the Committee on Appeals and Grievances, submitted the following report and moved its adoption:

To the Grand Legion of Ontario, Select Knights of Canada. COMRADES:—Your Committee beg to report as follows: After hearing the explanations of Representative Kelly, of Fergus Legion, No. 28, and of Deputy Grand Commander J. C. Walker, we would recommend that Grand Legion credit Fergus Legion, No. 28, with \$8 for supplies furnished at the re-organization of said Legion.

The report was adopted.

The Grand Commander appointed the following Committee on Salaries: Representative Steward of No. 16. " McLeod of No. 110. Past Commander James Watt. At 5:50 p.m. Grand Legion took a recess until 7 p.m.

Evening Session. Grand Legion was called to order at 7:30 p.m. by Grand Commander Lewis.

DOCUMENT No. 25. Past Commander MacWatt, on behalf of the Committee on Laws, submitted the following supplementary report:

To the Grand Legion of Ontario, S. K. of C. Your Committee on Laws, to whom was referred the clause in the report of the Grand Commander re the Filler's case, beg to recommend as follows: That the matter be left in the hands of the Grand Commander and the Committee on Laws with full power to act.

DOCUMENT No. 26. Representative Lewis submitted the following question:

Is a member that does not hold a Beneficiary or Endowment Certificate eligible for any office in a Subordinate Legion or for representative of Grand Legion? The Committee on Laws answered as follows: A member in good standing is eligible for any office in the Legion of which he is a member, or as a representative of Grand Legion, whether he holds a Beneficiary or Endowment Certificate or not.

DOCUMENT No. 27. Moved by Past Commander MacWatt, seconded by Past Commander Graves:

"That Representative Austin be paid the full mileage and per diem for attending this Session, and the amount paid him beyond the Eight Dollars and Fifty Cents to which he is entitled be charged against the future Per Capita Tax, to be paid by his Legion on next year's account, but that this case and the Champlain Legion case shall not be a precedent with the understanding that in future the law be strictly enforced." The motion was adopted.

DOCUMENT No. 28. It was moved by Representative Hamilton, seconded by Representative Chick:

"That the matter of a settlement with Deputy Grand Commander Nixon, as regards the amount he is indebted to this Grand Legion, be left in the hands of the Grand Commander, Grand Recorder and the Finance Committee, with power to act." The motion was adopted.

DOCUMENT No. 29. The Committee on Salaries submitted the following report:

To the Grand Legion of Ontario, S. K. of C. COMRADES:—We beg to recommend as follows: 1. That the salary of the Grand Recorder for the term of 1891-92 be Eleven Hundred Dollars. 2. That he be paid an additional sum of Seven Hundred Dollars for the same period of time for Clerical Assistance, Typewriter, etc. 3. That the salary of the Grand Treasurer for the term of 1891-92 be One Hundred Dollars. 4. That the sum of Two Hundred Dollars be voted Grand Commander Lewis as an honorarium for his efforts on behalf of the Order for the term just closing. 5. That the sum of Two Hundred and Fifty Dollars be placed at the disposal of the Grand Commander to defray expenses of visitations and trips in the interest of the Order during the ensuing term. 6. That the sum of One Hundred Dollars be voted to the Chairman of the Committee on Laws.

TRUSSES!

If you are in need of the above you will do well by corresponding with or calling on a first-class manufacturer, such as

M. Keller, 105 Queen Street E., Toronto.

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LEGION MEETINGS. YORK LEGION, No. 23, meet 2nd and 4th Mondays in each month in Lodge Room 2 Association Hall, J. J. Brown, C. J. Alex. Brown, Rec.

TORONTO LEGION, No. 6, meets on 2nd Friday of each month, in St. Andrew's Hall, at 7:30 p.m. Visiting comrades always welcome. Thos Bell, Commander; G. O. E. Moore, Recorder.

CAPITAL LEGION NO. 33, OTTAWA, meets 1st and 3rd Wednesdays of each month, at 8 o'clock p.m., in Workman's Hall, Albert street. Visiting comrades always welcome. M. C. EDEY, Commander; W. J. FAIRBAIN, Recorder.

QUELPH LEGION NO. 89, S.K. OF CANADA meets 2nd and 4th Tuesdays in every month, at 8 o'clock p.m., in Workman's Hall, Albert street. Visiting comrades always welcome. CHAS. E. HOXING, Commander; SAM'L LAW, Recorder; P. O. box 163.

COLLINGWOOD LEGION NO. 42, S. K. OF C meets on last Monday of each month, in Union Hall, Collingwood. Visiting comrades invited to attend. Officers for current year: P. C. Henry Evison; Com. Frank Cavill; V. C. J. P. Stephens; L. C. Robt. Harpell; Rec. W. J. Sloan; Rec. Treas. John Wright; Treas. John Nettleton; S. W. T. J. Byrnes; J. W. R. Fairbairn; Mar. Wm. Taylor; S. B. S. D. Andrews.

MYSTIC LEGION, 46, S.K. OF CANADA meets 2nd and 4th Tuesdays of each month, at 8 p.m., in the A.O.U.W. Hall, McNab St. South, Hamilton. Visiting comrades are welcome. J. B. SIMPSON, Commander; G. S. ELMSLIE, Recorder.

ALPHA LEGION, NO. 81, S.K. OF CANADA meets 1st and 3rd Wednesdays, at 8 p.m., in Broadway Hall, 40 Spadina Ave., Toronto. Visiting comrades cordially welcome. W. J. GRAHAM, S. C. I. E. W. BAKER, Recorder, 215 Borden street.

DOMINION LEGION NO. 198, SELECT Knights of Canada, meets second and fourth Mondays at 8 p.m., in St. George's Hall, corner Queen and Berkeley Sts., Toronto. A hearty welcome will be extended to all visiting comrades. T. W. Reid, Commander, 108 Parliament St.; W. E. Smith, Recorder, 244 Gerrard St. E.; Dr. J. H. McFaul, Medical Examiner, home office, No. 107 Carlton St., or ranch office No. 311 Parliament St.

V. P. HUMPHREY The Leading Undertaker & Embalmer, 309 YONGE ST., Opposite Agnes St. Telephone 1414.

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Rupture—I will guarantee to hold largest Rupture without touching your hip, no straps whatsoever, waterproof. Largest stock of general Trusses also the great Clutta Spiral Trusses in stock. Reliable system by consensus BY M.A.H. Spinal Instruments—half the weight and more effective. CLUB FEET—retain the only mechanical system to strengthen worn Club Feet (Patented). I will prove to anybody that my system never did fail and strengthen Club Feet. Send 6 cent stamp for book. CHAS. CLYDE, 115 King St. W. Toronto.

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7. That the sum of Fifty Dollars be voted to the Chairman of the Committee on Finance.

8. That the sum of Ten Dollars be voted the Chairman of the Advisory Board of the Endowment Fund.

The latter three items to be an honorarium for services rendered the Order during the term just closing.

D. H. McLEOD.
P. H. STEWART.
JAMES WATT.

The report was considered seriatim and adopted.

DOCUMENT No. 30.

Moved by Grand Medical Examiner, Dr. King, seconded by Representative Boulter:

"That this Grand Legion expresses its cordial thanks to the representatives of the press of the city of Toronto for their exhaustive reports of the proceedings of the Grand Body."

Carried unanimously.

DOCUMENT No. 31.

Moved by Representative Conquhoun, seconded by Representative Northrup:

"That the thanks of this Grand Legion be tendered to Grand Vice-Commander Fenton, for his services in connection with the resuscitation of Midland Legion No. 97, and that the Grand Recorder transmit the same to him under the seal of this Grand Legion."

The motion was adopted unanimously.

DOCUMENT No. 32.

Moved by Grand Recorder Leubsdorf, seconded by Grand Junior Workman Graham:

"That the amendments to the Constitution, adopted this day, shall go into effect on July 1st, 1891.

The motion prevailed.

Past Grand Commander King then installed the Grand Officers for the ensuing year in due form.

Grand Commander Lewis makes the following appointments:—

Past Commander James Watt, of Toronto, as his member of the Finance Committee and its Chairman.

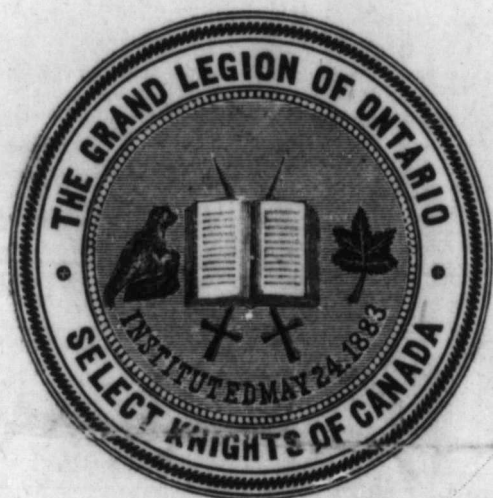
COMMITTEE ON LAWS AND THEIR SUPERVISION.

Past Commander D. F. MacWatt, Chairman.....Barrie.
O. C. GravesSt. Catharines.
Daniel SpryBarrie.

GRAND MARSHALL.

Past Commander A. WicksGuelph.
There being no further business before the Grand Legion, Representative Caswell offered prayer and Grand Commander Lewis declared the Ninth Annual Session of the Grand Legion of Ontario closed.

D. Leubsdorf
Grand Recorder.



GRAND LEGION PERSONALS AND NOTES.

Our new S. K. laws come into force July 1st prox.

Legion No. 123, is called *Thornton Legion*.

Comrade S. B. Fell "tyled" the Grand Legion door.

Comrade W. Chown, of Stella, takes much interest in the S. K's.

Grand Trustee McCrady of Brockville was one of the scrutineers at Gd. Legion.

Gd. Trustee Thompson of Merriton sent a telegram of congratulations.

Past Gd. Com. Porte, was chairman of Committee on State of the Order.

The fiscal year of the S. K. of C. will henceforth be the calendar year.

Gd. Recorder Leubsdorf was the chairman of the Committee on Distribution.

Read the report of the committee on Ritual in the "proceedings" in this issue.

Com. D. Scroggie, of Guelph, was readily known by A.O.U.W. members present.

Comrade A. Wicks, of Guelph, was appointed Grand Marshal for current year.

Com. Robt. Irwin, of Hamilton, was a quiet spectator and voter at the session.

Gd. Recorder Carder of the A. O. U. W. was present as alternate from St. Thomas.

The *Auditorium* was visited and inspected by the Reps under guidance of Dr. King.

Dr. J. H. McLellan presented the report of the Special Com. on Dr. King's report.

Grand Marshal Bazzard, of Hamilton, was chairman of Committee in Mileage and Per Diem.

The debate on the report of the Com. on Salaries exhausted a good deal of the time of Grand Legion.

Toronto was a head of Montreal by 20 votes on the third ballot for next G. L. Session.

There are only about 50 comrades in the S. K. of C., who joined for the fraternal features only.

Comrade Parnell asked for an *Index* to be inserted in our Constitution for ready reference by comrades.

Past Com. J. J. Patterson, of Toronto, received the thanks of the Committee on Ritual for his labors.

Grand Commander Lewis is honored with a third term. Such is the confidence of the S. K's in his ability.

G. B. Paine was the regular representative of Stratford Legion but did not attend.

Comrade B. E. Bawke was alternate.

Gd. Vice Com. Perra, deservedly received

ed thanks for his self-denying efforts in aiding Midland Legion.

Gd. Medical Examiner King's report was reported upon by a committee of five M. D's. Dr. West chairman.

Six copies of the New Ritual will be supplied each Legion when ready, 3 copies gratis and 3 to be paid for.

There was a keener contest this year for positions on the Finance Committee than for several years previously.

Com. J. W. Douglas, of Shelburne Legion, was known beforehand by his communications in the JOURNAL.

Comrade Henry Watson, of Clearville, looked well notwithstanding he has been ill several times in the recess.

Comrade E. Parnell, of London South, became a notable representative when once his name was mentioned in the Legion.

The *Globe* inserted Reporter Wilkinson's "copy" as given to it, the other papers curtailed and altered the reports furnished.

Montreal was the chosen as place of next meeting of G. L. on the second ballot but objection was raised to the validity of the vote.

Gd. Recorder Leubsdorf's *proceedings* of two years ago as to the formation of a *Reserve Fund* for the S. K. of C., was verified at this session.

Comrade Dr. Roe thought \$500 should be placed to credit of the Gd. Commander for travelling expenses in visiting and helping Legions.

Comrade A. D. Ellis, of Simcoe, is such a regular attendant at the Gd. Legion Session that he would be missed by many if he failed to appear.

Comrades C. Keith, of Bowmanville, and W. B. Northrup, of Belleville, livened the proceedings with some fraternal argumentative sparring.

Com. J. F. H. Gunn, of Walkerton, looks as young as he did when he was the chairman of the Committee in Laws in the early days of the Order.

Com. D. F. MacWatt handled the Amendments to the Constitution in an effective manner and carried nearly every thing he recommended.

Comrade G. H. Hart, of Picton, was present as alternate Representative, Com. Jan. Hooper the regular representative not attending the Session.

Comrade J. J. Hamilton, of Ottawa, was easily recognized by many who were not previously acquainted owing to his picture in last month's A. O. U. W. OVERSEER.

The Journal of Proceedings of the Session

of 1885 was never printed for want of funds. It should now be printed so that complete files may be had of our S. K. of C. history.

The *S. K. Journal and Advocate* received praise for its labors on behalf of the Order.

If it is to be improved, however, the Legions must help to bear the increased financial burden by subscribing more freely for it.



Four new Legions instituted in addition to No. 121 since April 1st last.

Thanks to Crescent Legion No. 4, Montreal, for additional contributions to the S. K. JOURNAL.

Assessments 4 and 6 are called for the Beneficiary Department on May 1st by the Grand Recorder.

Bro. S. N. Hicks, late Recorder of Crescent Legion No. 4, of Montreal, is now the Vice-Commander.

The Grand Commander visited Crystal Legion at its last meeting and found it in good shape.

Commander William Grant and his associate officers are working for efficiency and zeal.

Com. Samuel Law, of Guelph, Ont., who acts as Journal Clerk at Grand Legion is P. G. Alliance Lodge, No. 89, I. O. O. F.;

P. C. P. Wellington Encampment, No. 31, I. O. O. F.; Red Guelph Legion, No. 89, S. K. of C.

Comrade Wm. Stewart, of Kingston, had the pleasure to lose his wife by sudden death, on Sunday morning, 24th May.

The death being a member of the Relief Society, will be entitled to \$100—funeral benefit on account of the death.

It seems that the death rate for the present year will be a pretty high one in all societies.

We notice that the Royal Arcanum with a membership in good standing in this Province of about 2700, lost not less than 5 of them by death during the month of March.

During the fiscal year 1890-99 the 98 Legions in existence on April 1st, 1890, sent to the Grand Medical Examiner 622 applications, of which 174 or almost 30 per cent. came from Leopold Legion No. 26 at Chatham and Banner Legion No. 68, at St. Catharines.

The former sent 33 Beneficiary applications and 41 Endowment and the latter 38 Beneficiary and 57 Endowment applications.

The 98 old Legions sent to Dr. King 269 Beneficiary applications during the period mentioned, of which the said two Legions, contributed 76 or considerably more than a quarter.

If all our Legions had worked as zealously as they done, what splendid results would have been achieved!

There is no provision in the plan of work of the Select Knights of Canada for the accumulation of money from the payment of legions or members, with which to hire an army of officers and agents to prosecute the work of securing additions to our membership.

We have but one salaried officer and as Grand Recorder, his time is more than fully occupied with the work of the head office.

So much the more is it apparent therefore that the work of adding new blood to our organization is left for the members themselves to do. But let them do it, not with the feeling that they are "solliciting business," but with the consciousness that they are conferring a favor by inviting their friends to share the great benefits afforded by our Order; for these benefits are in effect a gratuity, since the machinery of the Order is run with comparatively little expense.

What Your Commander Desires.

1. That every officer beat his post on time.

2. That the hearty co-operation of the officers and members to make your Legion A. 1.

3. The securing of uniforms or badges as soon as convenient.

4. That every member should try and secure one or more badges, at least, during the current year.

5. That every member attend at least once each quarter so that the acquaintance might be kept up.

6. That any member known to be sick or in distress at any time, should be reported promptly to the Recorder, or to any Officer of the Legion.

Special attention is called to the following:—

Grand Legion announced that after July 1st, 1890, the Advance Assessment in the Beneficiary Department will be in the treasury of the Grand Legion, instead of in the hands of the treasurers of the various Legions.

In this manner the money is always on hand when required to settle death losses, doing away with the necessity of waiting for the convenience of the various Legion Officers.

When a call is made on the first day of the month, the Beneficiary remittance from the Legions is not due on the 10th day of that month as formerly, but in the beginning of the following month, when the Beneficiary money collected casual call must be forwarded to the Grand Recorder.

For benefits while living take the \$1,000 Endowment Certificate of the S. K. of C., and for protection for your family secure a \$3,000 Beneficiary Certificate in the same organization.

The Advantage of a Reserve Fund.

Gramercy Lodge, A. O. U. W., of New York City, has created out of the general fund what is termed its *reserve fund*, placing it on deposit in different savings institutions of the city.

The Reserve with interest now amounts to over \$5,000. This reserve fund is set aside to be used only in cases of emergency.

The great emergency of 1891 in that Order is *Relief Call No. 11*, and the question, "Why is the A. O. U. W. of New York State assessed by the Grand Lodge for the call if they are entitled to relief from the Supreme Lodge?" was answered by the Master Workman, who stated that they had started the year with two or three assessments owing to the terrible grippe last year, and that on the present year it would come back to each individual member in reduced amounts of assessments, etc.

It was then regularly decided that Relief Call No. 11 be paid for each individual member in good standing out of the reserve fund for the full membership of 910 members, which at \$1.79 each would make a total of \$1,596.10 to be paid by the lodge.

It is said no other lodge within that jurisdiction has attempted to pay for its entire membership out of its reserve fund the full amount of this Reserve Call No. 11.

The A. O. U. W. Lodges in Ontario that have wisely created a reserve fund, will be in the best position to meet Relief Call No. 11, this month, but how much better it would be if the Grand Lodge of the Order had seen proper by a call of a few cents per month in the past, to have created a reserve from which the whole \$37,000 asked for from Ontario could have been paid without calling individually on the members of the lodges.

It was a wise move that our Grand Legion at its late meeting took a lesson from what is transpiring in the A. O. U. W. Order and initiated the formation of a reserve fund for possible emergencies in our S. K. of C.

They "Lapsed" and Died Uninsured.

The writer, last evening, was devoting his time to reading the newspapers, and picking up the *Owen Sound Tri-Weekly Sun* he read of the death of a prominent citizen of Thornbury, Ont., who had been carrying not long since a policy of insurance in one of the leading assessment companies, but for some reason best known to himself he saw it to let his policy lapse.

Considerably less than \$100 would have kept him in good standing up to the time of his death, and would have secured \$2,000 to his family.

After reading the *St. Thomas Evening Journal* was searching for the news of the day, and one of the first items to meet the eye was a notice of the death of a St. Thomas lady who, up to a short time ago, had also been carrying a policy of insurance on the assessment plan, but she, too, deemed it wise to let her contract go by default.

In this case about \$30 would have kept valid a policy of \$2,000 in a reliable company.

The two cases above cited came to the writer's observation within half an hour of each other, and from a personal knowledge of the facts, he is in a position to say that in neither case was it poverty that caused the insured to allow their policies to lapse.

The amount in arrears was assessed for in small amounts at different times, and could have been met had the parties made any effort to raise the small sum required for the demands made upon them.

It may have been sheer carelessness that caused these people to drop out of the company, or it may be that some unscrupulous agents of rival companies are accountable for the course they adopted; but, whatever the cause, it is to be regretted that these estimable people failed to recognize a good thing when they had it, for while they could, by a very little exertion, have carried their insurance, yet they did not leave their dependents so well provided for that they can afford to be without it.—*The Ensign*.

Necessity of Insurance.

Hitherto insurance had been looked upon as next door to death, and many objections have been advanced against it, but happily this has given way to more com-

mon-sense ideas, and to-day the wife or relative will talk insurance with the husband and father with far more pleasure than two men will discuss politics.

Many a home has been devastated by death, and many homes broken up, the comforts disturbed, and the remaining inmates compelled to seek—what shall we say—tenement houses; yes, and almshouses. True, we can leave this world happy without leaving our loved ones a dollar; but what of the future, friends? If you should reach the land of paradise, do you think the King whom you then must serve will honor you because you neglected the opportunity to leave behind protection for that delicate wife or helpless child? We fancy not. We don't believe that God will countenance the act. We don't believe He will honor you and us for making our families objects of charity, when there is within our range the possibilities of provision for them. Then, like men, let us see to that, whether accident or disease shortens our days, we leave behind us at least the nucleus of a fund that will save the women and children of our home and land from becoming objects of charity.—*Exchange*.

Don't Need Insurance.

If you do not expect to die you ought not to insure, as there is no liability or trouble ahead. Of course insurance costs nothing, and you need not trouble yourself. Your indifference and don't care-ness is sufficient reason why you should not have any life insurance at your death, as you don't expect to and won't die. It is the other fellow who must die. You need money for tobacco and cigars, and whiskey and beer. Of course you dare not deny yourself these necessary luxuries, therefore you cannot wisely insure your life. You have a right to be selfish, spending every dollar for your personal adornment, without reflections that your family or friends should have any lot or part in the matter. You don't need to care for your wife and children. After you are dead and gone they can take care of themselves. And if you make a mistake, there are excellent poorhouses where they can get enough to eat, and will be buried in a comfortable pauper's grave. The world is wide and full of whole-souled people. Your children can go out and fight for them; and when you are in the silence of the grave you won't know their troubles. You are a precious father—coward. You need have no care or regard for your family. You say the Lord will provide. All right, then. Spend your money for your personal gratification, and have a good time generally; and when you die let your wife and family suffer for the necessities of life. Poor creature! What a withered soul you must have.—*Exchange*.

Fraternal Instruction.

It is sometimes quite amusing to witness the utter demoralization of the ordinary member when taken seriously in hand by the wily old-line life insurance agent. We have seen his look of stupidity as a mass of figures, and percentages, expectancy tables, etc., that compose the old-liner's stock in trade are grouped before his bewildered eyes. The average member often feels that his only safety lies in flight, and too often his tormentor enjoys the grim satisfaction of having at least planted the seeds of distrust if the mind of the victim.

To protect our members from such assaults and to arm them so that they are more than a match for such antagonists it is necessary that fraternal education shall be a prominent part of the work and deliberations of our lodges.

Fraternal protection is a grand success, and history can exhibit but few parallels to this in the movement of great popular questions; yet we are not ignorant of the fact, that we too have our vulnerable point, in the ignorance of many of our members as to the why and wherefore upon which our system of fraternal assurance is based.

The Legions that place a copy of the paper of the Order in the hands of every Comrade do a good deal to fit their membership to cope in argument with the opponents of fraternal assurance.

Swarms of young locusts are appearing in Upper Egypt, and the maize and cotton crops are threatened.

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