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The Chosen Friend

(Copyrighted.)

VOL. I.—No. 1.

TORONTO, JANUARY 15TH, 1892.

SUBSCRIPTION 50 CENTS.

OUR SEAL



HOME AND FAMILY.

Order of Chosen Friends.

45,000 MEMBERS.

THE ONLY FRATERNAL ORDER PROVIDING
HOMES

For its members with AID in case of Sickness,
Disability and Old Age, and PROTECTION
for the Family in case of Death.

ALL AT ACTUAL COST!

THIRTEENTH YEAR.

- H. H. MORSE, 142 West 125th St., N.Y. City, Supreme Councilor
- E. B. LINN, Supreme Recorder
- W. J. NEWTON, I.L.D., Supreme Treasurer
- PROF. H. JAMESON, M.D., Sup. Med. Examiner
- Indianapolis, Ind.

PROVINCIAL COUNCIL
OF ONTARIO.

Organized January 2nd, 1882.

Instituted as a Provincial Council
controlling our own Beneficiary
1st October, 1891.

Provincial Officers.

- JAS. GOWANLOCK, Provincial Councilor
- Parkdale.
- W. D. NORRIS, Provincial Assistant Councilor
- Toronto.
- C. P. LENNOX, Provincial Vice Councilor
- Toronto.
- ADAM PURVES, Provincial Recorder
- St. Catharines.
- ELI GADSBY, Provincial Treasurer
- St. Catharines.
- R. E. AYLESWORTH, M.D., Prov. Med. Exam.
- Toronto.
- C. N. STEVENSON, Provincial Prelate
- Thorold.
- H. M. BAUSLAUGH, Provincial Marshal
- Woodstock.
- MRS. J. MULVANEY, P.W.
- Toronto.
- H. T. BROWN, P.G.
- Toronto.
- MATTHEW HENDERSON, P.S.
- Thorold.

Provincial Trustees.

- JOHN DAVIS, Toronto
- JAS. RUTHERFORD, Toronto
- WM. GEORGE, Toronto
- W. D. MOORE, Toronto
- L. H. MARTIN, St. Catharines

EDITORIAL BRIEFS.

Now is the time to work friends.

Send us what news you can from
your respective Councils.

The Provincial Council controls
its own Beneficiary Fund.

Be sure you try to make the
meetings of your Councils interest-
ing.

Are you living for yourself? If
you are you are not fulfilling the
true object in life.

The binding force of the obliga-
tion of a fraternal society is not
open to question.

"He that provideth not for those
of his own household is worse than
an infidel." How do you stand my
friend?

The pledge of Sacred Honor
should not be wantonly violated
for sectional advantage or personal
gain.

A Provincial Council certificate
insures your admittance into over
800 Councils in the United States
and Canada.

Batoche Council is in the lead.
They report twenty-one new mem-
bers proposed since 1st of Novem-
ber. Why cannot your Council do
likewise.

Say Friend, how many members
have you proposed in your Council
during the past year? If you
haven't proposed any, make the
decision now that you will this
year.

We are pleased to note great

additions to the membership of our
Order since our organization in
October. Work with a will friends
and we shall succeed above all our
expectations.

Each member should do his part
of the work as well as paying his
part of the assessments. Yet how
many members of our Councils
never think of this but leave the
work to a few. The Councils
should see that each member does
his part.

United effort is what is wanted,
now friends let us hear from you
when you have tried it, and try it
now.

Death notices and assessment
calls will be reported in THE
CHOSEN FRIEND when made, and
will be official.

Past Councilor Bannon, of
Batoche Council, assisted by Past
Councilor Cassels of Toronto Coun-
cil, installed the officers of Royal
City Council of Guelph on Friday
last, taking the place of Provincial
Councilor Gowanlock, who was
unavoidably detained in Toronto.

A Provincial Council for Ontario
was formed on the 1st of October,
and we now control our own Bene-
ficiary Fund.

Three members of the Order ran
in the late contest for municipal
honors in this city, all being elected.
Ald. Wm. Bell, of Queen City Council,
was elected at the head of the poll
in Ward No. 5. Ald. Jas. Gowan-
lock, Provincial Councilor, was
elected at the head of the poll for
Ward No. 6. And Dr. Augusta
Stowe Gullen, Medical Examiner of
Batoche Council, was elected to the
School Board in Ward No. 4.

CANNOT BE CHANGED.

No entry shall be made in
any application, or Relief Fund cer-
tificate, or otherwise, permitting
the designation by, or ascertained
reference to any will of the per-
son or persons, trustees or bene-
ficiaries to whom any benefit shall
be payable, or the amount or share
of any beneficiary.

No will shall be permitted to
control the appointment or distribu-
tion of, or rights of any person to
any benefits payable by this
Order.

CANNOT SECURE CREDITORS.

A Relief Fund Certificate can-
not be made payable to a creditor.
Nor be held in whole or in part,
nor assigned to secure or pay any
debts which may be owing by the
member.

A WARNING.

Charles Lamb, one of the bright-
est spirits extinguished by drink,
wrote mournfully, looking back
upon his childhood, "Could the
youth to whom the flavor of his
first glass was delicious, look into
my desolation and be made to
understand what a dreary thing
it is when a man feels himself
going down a precipice with an
open eye and a passive will, to see
his destruction and not to have
power of will to then stop it, and
yet to feel it all the way emanating
from himself, to perceive all good-
ness emptied out of him, and yet
not to be able to forget the time
when it was otherwise—how he
would avoid the first temptation
to drink!"

Work for the Order and by so
doing you will help your family.

The Conductor's Story.

"When a man has been railroadin, twenty long years
 He gets kinder hardened an' tough,
 An' scenes of affliction don't trouble him much,
 'Cause his natur' is coarse like an' tough,
 But a scene that took place on my train one cold night
 Would a' melted the heart of a stone,
 An' among the adventures which I have been through
 That night jist stands out all alone.
 "'Twas a bitter cold night, an' the train was jam full,
 Every berth in the sleeper was taken ;
 The people had jist turned in for the night,
 An' the train for New York was a makin',
 When, jist as the people to snore had begun,
 An' I with a satisfied sigh
 Had sat down in a chair for a short rest, I heard
 The sound of a young baby's cry.
 'It was one of those loud, aggravatin' like yells,
 O' the pattern that makes you jist itch
 For a gun or an axe an' excites up your mind
 With wild thoughts o' murder an' sich,
 It went through the car, and I needn't remark
 That the snorin' 'ppel right there an' then,
 An' that sleeper was filled with a bilin' hot crowd
 O' mad women and wild, swearin' men.
 "The curtains jist then that concealed berth 16
 Were opened an' out came a man,
 As fine a young feller as ever I seen,
 But his face was all white like an' wan,
 'Tried the kid that was raisin' the row,
 'Commenced walkin' down through the aisle
 A tryin' to stop his loud screechin'—but pshaw !
 It seemed to get wuss every mile.
 "An idea seemed to strike one old feller jist then
 An' he said to the pale-faced young man,
 'I seems to me, stranger, that kid could be stilled
 By a simple an' feasible plan ;
 The noise that it's makin' betrays what it needs—
 The child wants its mother, that's plain ;
 An' why don't you call her ? Ten chances to one,
 She's sleepin' somewhere on the train.'
 "A look then came over that young father's face,
 A look full of anguish an' pain ;
 A look that will haunt me as long as I live,
 As long as I work on a train ;
 An' he answered that man, in a hoarse stifled voice
 That sounded as though from afar ;
 'Her mother is sleeping on board of this train
 In a box in the baggage car.'
 —Maurice E. McLaughlin in the New York Herald.

CELESTE'S MISSION.

I looked with an inward sigh at the row of black faces before me. It had been a hard day at school and I was rather weary for night work, but here were the pupils, waiting to be examin-

ed and placed in the class for which they were best suited. Half way down the row was a girl I did not remember having seen before. At first glance I thought her face unusually dull, but when she began speaking it brightened into quick intelligence.

"What is your name?" I asked.

"Isabelle Violet Celeste," she answered, with evident pride, and, glancing quickly down the line of black faces, I could see that they all shared her respect and admiration for the name.

I afterwards learned that her father had given her the names of his old matter's three daughters, and I discovered, too, that she did not like any shortening of the appellation. Her father was dead, and she lived with her step-mother and four little half-brothers and sisters, whom she had promised her father to help care for. She had never had time for school, as she washed dishes all day at a hotel, and therefore was far behind other girls for her age. She was only fourteen, but looked older, and her face, which seemed all eyes, was worn and unchildlike.

This night class was held two evenings in the week. Celeste was an eager pupil, and sometimes it seemed almost pitiful to see her black face bending over the book, striving with all her powers to master some simple lesson that should have been easy for a child of six. The inaction of her poor dull brain for all the years of her childhood seemed to make it almost impossible for her to learn. Then, too, she only came to me after a day of hard work, and I often felt that her powers could not be justly tested. Certainly, her energy was untiring.

After lessons were over, I told them some simple Bible story, or read a chapter that they could understand. At this time Celeste was my most earnest listener, and I was sure to find her eager eyes fixed on my face when I ceased speaking. I shall never forget her excitement when, with my help, she spelled out her first chapter in the Bible. She accomplished this only after weeks of study, and I looked in wonder as she danced up and down, forgetting all her usual reserve and crying, 'Missy, missy, I done learned it. Now I kin go, praise de Lord !'

I was much astonished, for such an outburst was totally unlike Celeste, but finally I succeeded in getting her quieted and gathered her meaning.

Such a pitiful story it was, and she had told no one ! Two weeks before I came south there had been through the State a missionary who had preached a

week in Milton. He had lately returned from Africa, and his heart was full of a desire to make others feel the great opportunity for work which there was in this field. He had talked with the great explorer, Stanley, and agreed with him that the most effectual work could be done by educated colored people, who would go as from brother to brother and carry the Gospel tidings into that dark continent.

Celeste had heard him preach twice, and I listened with wonder as with eager face and trembling voice she told me about it. She could have been but a child at the time, but the conviction had come into her heart that the Lord had sent her this message and that she was set apart to aid in this great work. She had never had a chance even to learn to read until our night school was opened, and I understood better now her dogged determination to learn and her tireless energy.

"I done learn ter read at las', Missy, an' it jes' do seem dat der Lord fix eberthing for me. Mammy gwien ter marry agin, an' she tole me las' night Mr. Jones say he kin take kere of her and the chillen, 'cept me," she added bravely. "That ain't ter be 'spected," watching my face. But I had caught the quiver in her voice and look of pain in her eyes that she was too proud and too brave to show.

"Thar's nobody ter kere if I goes, and they are gwien ter be married in the spring, so the chillen won't need me no mor.' Will I know nuff by spring missy?" she asked anxiously. "That preacher says as how hundreds died 'thout ever hearin' 'bout the Lord, hundreds, missy !"

"You will know enough to come help us teach for a year or two, Celeste, then you will be old enough for the other work, if you still want to go."

She looked at me in wonder not unmixed with disappointment.

"I se sure ter want ter go. I ain't thought 'bout nuthin' else fer years," she said.

After this we had many little talks, and I encouraged her to speak to me freely, for her heart was often heavy with some unkind word of her step-mother's, who, feeling she would need her but little longer, seemed to forget the years of work Celeste had given her and her children. She never complained, but I learned to know the look of pain in her eyes.

The winter came on, with its short, sunny days and its sudden rain-storms so different from our northern winters. Celeste still worked at the hotel. She was slow, but could be trusted, and was more faithful than most girls, as I

learned from her mistress. For a month I had seen that she looked badly, but when questioned she answered cheerfully, "Why I feel well nuff, Missy."

But one Wednesday evening she was absent from class, and when Friday night came and she had not appeared I began to fear she was sick, so Saturday morning I sought out the tiny house where they lived. A tall colored woman, with a good-looking but hard face, answered my knock, and I at once recognized her as the prospective Mrs. Jones. She said Celeste was sick and had been for four days. She would not let them send for me, saying, "Missy so busy—I be well soon."

"I mighty feared she lose her place, she never could 'stan nothin'. She don' allers know me when I goes in, but you jest stan' thar and d'rectly she'll know yer," advised the mother.

I went in; Celeste was talking to herself and counting on her fingers.

"Fo'r dollars from las week; hat fer Lizzie Ann, shoes fer John Henry, an' dress fer little Sammy. I done promise him that. Mammy have ter wait till next week, all I kin do."

Her hand dropped by her side and her eyes closed wearily. Her face was so worn and thin it hardly seemed possible she had been sick less than a week.

I went back to the front room and sent the oldest boy for a doctor, and then seated myself by Celeste's side, thankful that as it was Saturday I could stay with her. When she awoke she knew me, and her face lightened up.

"I so glau yer come missy," she said, weakly, "so glad. I be well soon been workin' too much maybe. I tell yer bouten hit, I was gwien ter s'prize yer. I only goes two nights er week to school, an' I reason out ter myself; dar be dem five evenin's left, I mout as well be gitten money ter sen' somebody what would know nuff by spring. So I bin washin' dishes three evenin's a week in a rest'rant; got twenty five cents er night, only workin' ter twelve. Hits fer that other one what's goin' 'stead er me."

She stopped, exhausted, while I sat silently holding her work-worn hand in mine, and thinking of this ignorant, colored child who felt so keenly the responsibility of those thousands of perishing souls for whom Christ died, and thinking, too, of the tireless, faithful spirit in this poor emaciated body.

No wonder she looked so tired; working seven days a week and three nights, then at school for two more nights. No wonder the poor abused body rebelled.

I stayed with her all that day, for the doctor said at once she could not live, although she might linger a week. At night my sister sat up with her, and I went home to rest and be ready for the next day.

The following morning when I slipped softly into the tiny, dark room and stood by her bedside, I saw on her face at once a look which made me feel that the last great change was approaching.

She smiled up into my eyes as she whispered: "It be fer the bes', missy-somebody else can take my money and go. Five dollars is a heap er money, an' hits all here."

I slipped my hand under the pillow and got the worn handkerchief, tied in a hard knot in the corner, which held the money. She smiled, and, though the old sad look was still in her eyes, it seemed to me I could catch a glimpse of the joy and endless peace that was drawing near to Celeste's soul.

She said little after this, but at noon, as I sat by the bed still holding her hand, I saw her eyes fixed above my head, while the light of another world shone on her face as she whispered: "I done the bes' I could, O Lord; I done the bes' I could." And with these words on her lips she passed into that other land.

As I put the worn unchildlike hand softly down, the prayer arose in my heart that I, too, when called away, might be able to utter the words of this simple, little girl, who had been so faithful to her trust: "I have done the bes' I could."

THE EVENING AT HOME.

Did you every notice how much of the curiously fitted yet fascinating mosaic work of memory is made up by evening scenes? And the brightest and most precious pieces of it are bits from the hearth-stone. Evenings at home are the greenest and most refreshing spots in all the backward landscape of life. Cheerless, indeed, must be the retrospect which is destituted of these fireside gleams. The presistency with which memory clings to such scenes shows something wonderfully sweet and satisfactory in them, nor would it be difficult to find and formulate the causes of the blessedness of the evenings at home—rest from day's toils; companionship of earth's dearest and most trusted ones; absence of these who tempt or trouble us; the slumber of the restless ambitions, and over all the solemnity of night. And

thero evenings at home are as helpful to the soul as they are grateful to the sense. Boys do not go astray while spending their evenings at home; husbands and wives become not unfaithful while loving evenings at home, and one of the surest symptoms of incipient moral malady is a distaste for these scared seasons.

It is not strange, therefore, that Satan has exhausted invention in devising allurements to break up the evening family circle. The saloon, the theatre, the club, the dance, the billiard room, and other agencies, are in a grand conspiracy against the happiest and holiest home hour. There certainly ought to be something paramount in importance and pressing in necessity pertaining to the occasion which requires the breaking of the family circle at the only season when it could be complete. Yet there are husbands whose rounds of club engagements, wives whose rounds of social engagements, and sons and daughters whose undisciplined passion for amusement, make evenings at home a habitual impossibility. Are there not seven evenings in the week?—and at least three of these might be made "home evenings," with every member of the family at home if possible. Not at home with father in the library, mother in the nursery, Matilda in the parlor and John up stairs in his room moping or smoking, but at home with and to one another. Let them be "with one accord in one place." It was an evil day for happy family life when the rooms in the house were so multiplied that each member was accommodated with a hermit cell of his own. The remedy is to make a domestic chapel of the "sitting room," for sitting together in a very heavenly place of sweet communion of all members of the family; and let this be in the evenings, and as often as possible.—[Christian Standard.

Makes the Best Man After All.

What a blessing to man and woman-kind is "mother's boy." He is the boy who goes to mother with all his little trials and troubles of boyhood, and as years come to him he does not grow too worldly to take to her the same troubles, grown in importance with his years and position in life. Mother's boudoir becomes to him a place of refuge when all the outer world seems crossways and twisted, and in that room he finds an influence of which he is until then unaware. It sheds its rays

about him, not as a flaming headlight, blinding him to all other objects, but as a mellow light in which he sees things in their true sense, and with eyes of justice and wisdom. The influence of his early boyhood lingers around him in after years when he has taken his place among the lawyers, politicians and business men of the world. He is helped upward on the ladder of success by the firm and conscientious principles which become a part of his being, while yet he was "mother's little boy."

It is he that guides the great ball of social and political questions into the sunlight of enlightenment and civilization. Policy and public opinion seldom swerve him, for he sees the path of duty before him and is guided on by the silken cord of conscience so strongly developed in "mother's boys." Anything about which he would hesitate to tell his mother is beneath us, thus the love he has for the one who nursed him oftentimes becomes the invisible power to stay him from deeds which would muddy his conscience and push him on in the course of a tough and hardened man.

In "mother's boy" is always found a touch of soul refinement, a something which lies beyond the outward show and may be described as a love for all that is true, beautiful and good. No matter how old and hardened a man may grow in contact with the busy world there is still a trace of "mother's boy" in him, and his heart will vibrate with the vigor of youth when the silvery hairs or hands which smoothed the rugged way for little feet are brought to mind.

It is no disgrace to be called a "mother's boy." Abraham Lincoln was one. So was Garfield, and when the news of his election reached him, his first act and thought was to carry the glad tidings to a little mother who waited at home ready to share either joys or disappointments with her boy.

It is said no boy is wholly bad who still loves his mother, and it may be added that no girl will be wholly unhappy who trusts her future to the man who carries his mother's picture in his inside pocket.

Friends should at all times be prepared to fill out an application form, if you kept one in your pocket book you could do so at any time.

The Order has "rolled up its sleeves and spit upon its hands," preparatory to a big fight. Let every member "be in it."

They Know Better.

Many men who ought to know better neglect or refuse to protect their lives for their family by joining a beneficiary organization. There can be no excuse for such negligence or obtuseness, for no one was ever able, or will ever be able, to give a good reason why it is not a man's duty to make such a provision for his family.

The fact is, few men attempt to excuse themselves, for they well know what they ought to do, but they procrastinate, and put the solicitor off with promises. This procrastination often results disastrously, for sickness and death come; then it is too late. The dead man may not know or feel the consequences of his criminal neglect, but his innocent family is the sufferer.

Men know better if their attention is called to the necessity of a wise provision for the future. The trouble is that when in full bloom of manhood, earning fair wages, they feel that they can provide for their dependent families as they go along; no fear for sickness, old age, or inability to earn money.

It is the other fellow that will be unfortunate; the other fellow that will die; and so men go on day by day, until lo and behold! they are up in years—limbs not so supple; aches and pains occasionally go through their bodies; hope begins to get dull; confidence somewhat shattered; cares accumulate; earnings are neither so profitable or easily made; in a word, he is an old man suddenly, has passed the time of life when insurance can be obtained, and regret, oh! vain regret, seizes hold of him, but he is old.

Do You?

Do you wish the membership to increase? Secure the applications of your friends and neighbors for membership.

Do you wish to increase your influence for good? Procure one or more new members during the year.

Do you wish to lessen the expenses of the Order generally? Secure the names of as many as you can for membership.

Do you wish to lessen your individual expenses? Prevail upon your neighbor and your neighbor's wife to join in with you.

Drones to the rear. Workers to the front is the motto for 1892.

The Chosen Friend

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Communications for publication must be sent not later than the first of the month to insure publication.

SALUTATORY.

We have pleasure in laying before our readers Vol. 1, No. 1, of THE CHOSEN FRIEND. This is a paper with a mission. Its object is to create an interest in the Order which it represents, to set forth the many advantages offered those who become members of it and to knit closer the bonds uniting those who have already cast in their lot with the Brotherhood. The price has been placed at such a low figure—25c. to each member when the paper is ordered by a Council, or 50c. to individual subscribers—that there is no excuse for any member being without it. Councils will, in fact, be justified in ordering extra copies for the purpose of circulation amongst those not yet members but who might be induced to join. It will be found the most effective agent in mission work that can be secured.

In conclusion permit us to express the hope that the Order may prosper even more abundantly in the future than the past and that the representative of the Order in the field of journalism will secure a warm place in the hearts of all the friends.

WHAT OUR ORDER GIVES.

The Order of Chosen Friends contains all the best features of the various mutual benefit societies. It has a graded scale of assessments, thus relieving the younger members from a share of the cost of carrying the insurance of older ones. It is also provided that while these assessments cannot go over a certain figure they may be reduced. That is done in this way: When the proceeds of assessments already in hand are sufficient to meet the claims expected during the succeeding month, one assessment upon

the membership is remitted. This relieves the members from the burden of a tax imposed in some orders—a tax which goes to build up a big surplus that is a constant incentive to extravagance or dishonesty. Besides assuring sick, funeral and permanent disability allowances, our Order also possesses a feature peculiar to itself. This is the Home-Loan-Savings clause. Under the plan herein provided a member can, by laying aside a few dollars monthly, in a short time become his own landlord. Read the prospectus in this issue carefully and see the many and great advantages our Order does offer.

GROWTH OF THE ORDER.

Few benefit orders have grown as ours has grown. Organized a little over twelve years ago there are now 800 Councils and 45,000 members in the United States and Canada. Although its introduction into Ontario is of still more recent origin there is already a large membership in this Province and one that is steadily growing. A Provincial Council has been formed with a separate jurisdiction for the premier province of Confederation.

TO ADVERTISERS.

Business men will find this paper a capital advertising medium. THE CHOSEN FRIEND is not like the ordinary newspaper—it is not read and then destroyed. Each copy will be read and re-read and afterwards laid aside for future reference because of the peculiar information which is given in it—information which can be secured from no other source. Our terms will be found very reasonable considering the enormous advantages offered.

SECURITY FOR THE FUNDS.

Before a man deposits his money in a bank; insures his property against destruction by fire, or invests in bonds, he desires to secure full and accurate information in regard to the security offered. This holds good in regard to life insurance also. In this respect our Order can challenge comparison either with the old line companies or any fraternal

organization. Every officer handling money is required to give bonds to the amount of double the sum in his hands. It is further provided that money can only be drawn from the bank on regular relief warrants, properly countersigned. This is an effectual bar against any individual officer using the funds of the Order, even temporarily, for his own gain and at the risk of loss to the membership.

\$1.60 FOR \$2,000.

The Order of Chosen Friends insures the lives of members in sums of \$500 to \$3,000. The monthly assessment on the smaller sum varies from 35c. to \$1, according to age, and on the larger sum from \$2.10 to \$6. The ages within which men are eligible for membership run from 18 to 54. It will only cost those joining at the age of 30, the sum of \$1.60 an assessment to insure to his family \$2,000 upon his death. With such favorable terms as these no man is justified in remaining uninsured.

WHAT WE HAVE DONE.

The best proof of the usefulness of the Order is found in the good work already accomplished. Although only established twelve years \$6,000,000 has already been disbursed in benefits. This is at the rate of half-a-million a year. An average of \$3,000 a day is being paid out in benefits now. It is impossible to estimate the immense good which these figures represent. In hundreds of cases the sums received from the Order by stricken families meant the difference between comparative affluence and absolute want.

AT THE LOWEST COST.

The great advantage offered by mutual benefit societies is that they give the maximum of good at the minimum of cost. Work is performed gratuitously in these organizations for which agents and officials receive handsome remuneration in the old line companies. Reports of 30 old line companies show that the expenses amount to considerably over one-half the sum

paid in benefits to those insured. Even in some benefit societies the cost of management is unduly heavy. In 27 of these the average amount paid to beneficiaries, in the Chosen Friends, however, the proportion is only 4½ per cent. It is because expenses with us are kept down to the lowest possible figure that we can offer better terms than other societies and infinitely better than anything the old line companies can give. The 4½ per cent which we pay in expenses as against 55 per cent in the old line concerns is the measure of the benefits we give in return for the sums received.

THE SOCIAL FEATURE.

The social feature, a most important one, is too often overlooked in fraternal organizations. The Order should be to the neighborhood what the family is to the individual. It should be a shelter to the members against oppression and an assistance to the weak and erring. Each member should feel himself one of a band of brethren, united for mutual protection and improvement. The social feature should be cultivated by allowing a certain time at each meeting for conversation or discussion on matters calculated to advance the interests of the Order.

REMEMBER THE LITTLE ONES.

Not one man out of ten is in a position to do without insurance; and, in at least seven cases out of ten, the death of the head of the family, without a policy upon his life, would mean leaving a family in want. It is positively criminal for a man to bring children into the world without first making provision for their maintenance in the event of his own decease. The struggle for existence is always growing keener; how cruel to handicap little ones in the race of life by forcing them to depend wholly upon their own resources while still infants. Temptations obstruct the paths of all, but are especially numerous in the pathways of children, little girls particularly, whose fathers have left them early in life to provide for their own susten-

ance. If some fathers could see and hear the children they have left behind, see their sufferings, and hear their cries, hell would be superfluous so far as such parents are concerned. Just sit down and think quietly as to the position your children would be in if you were suddenly called away to-morrow.

CAN'T AFFORD IT.

"I can't afford to insure!" This is the cry frequently heard. Shame on those who give utterance to it. For a man of 30, the cost of carrying a \$3,000 life policy is only \$20.00 per annum, or a little less than 40c. a week. Forty cents a week; seven cents for each working day. Thousands of men who say they cannot afford to insure their lives spend more than that on whiskey and tobacco. Out upon such! They are unworthy the sacred office of father to innocent lisping children.

IT IS SAFE.

There is one peculiarity about life insurance which distinguishes it from any other provision for the family. The sum guaranteed is payable in hard cash as soon after death as the papers can be made out, and it is safe from the claims of creditors. A man may leave a considerable property behind him, but this may not be readily realizable upon, owing to depression in real estate, the delay in subdividing and satisfying charges upon it, etc. Or, creditors, whom the husband, while living, was able to meet and satisfy, may suddenly take alarm, and swoop down on the property, thus sacrificing it in order to make themselves safe. Against all these contingencies a life insurance policy is protected. It is payable at once; in cash; and to the party who is named as beneficiary, no creditor having power to touch it.

DEPOSITS IN BANKS.

A great many say they can provide for their own families, by depositing their surplus earnings in

the savings bank. True, in a sense. But, suppose you die at the end of the first year. How much will there be on deposit for your helpless little ones? This is where the benefit of life insurance comes in; whether you die at the end of the first year or the thirtieth, your family receives the benefit promised. And the advantage of this is inestimable, since no man can guarantee his life beyond the present moment. Another important consideration is that the bank deposits are apt to be neglected. There is no compulsion in the matter. A sudden demand for some little luxury in the house, or pleasure excursion, is apt to cause the weekly or monthly putting by to be overlooked. But there is little chance of insurance premiums being forgotten. The officers of the Council keep you in mind of your obligation, and this reminder is further strengthened by the knowledge that neglect to pay means a total loss of benefits. A bank account is important and should not be neglected, but it can never take the place of an insurance policy

WHERE TO GET INFORMATION.

If you have not a Council already established in your neighborhood, proceed with the organization at once. Full particulars as to the steps to be taken, cost, etc., can be had either from Ald Gowanlock, P. C., 42 Harvard Ave., Toronto, or Adam Purves, P. R., 16 Queen Street, St. Catharines.

HONEST MEN AND WOMEN OF ONTARIO.

Right is Right. Wrong is Wrong.

Let facts be submitted to honest candid men and women of Ontario

The Order of Chosen Friends is a Fraternal Co-operative Assessment Mutual Benefit Society. It was established in May 1879, in the City of Indianapolis, Ind., and is regularly incorporated under the laws of that State. It has Councils and members in both the United States and Canada. It issues relief fund certificates for the payment

of disability, old age and death benefits. The organizers selected for it the name "Chosen Friends," and by this name it has been known and distinguished from other societies having similar objects and aims since its birth.

As a fraternal society it is entitled to the sole use of the name Chosen Friends by every consideration of common honesty, fair play and moral right. The first council of Chosen Friends established in Canada was instituted in January 1882, and is still in existence. Thereafter a large number of councils were instituted in the Province of Ontario, and several hundred members admitted as Chosen Friends. To obtain admission every member took and subscribed to a solemn obligation, from which the following extracts are made:—

"That I will not wrong or defraud this Council, the Order, or a member thereof nor suffer it to be done by others if in my power to prevent."

"That I will not take part in, or give my consent to a transfer of the Order of Chosen Friends, or any member or members thereof to any other Order, but will resist all such measures to the best of my ability."

"That I will be loyal and true to the constituted authorities of the Order, and will render them due respect, and obey them in all matters within the scope of their authority."

"That I will consider this obligation binding upon me, even though I should cease to be a member of the Order."

"With a full and complete understanding of this, my solemn pledge and obligation, to its true and faithful performance I pledge my sacred honor."

To the persons who had voluntarily taken this solemn obligation, and upon their petition, the Supreme Council of the Order of Chosen Friends granted in the City of Hamilton, Dundas and other places, charters establishing subordinate councils, reciting:—"That we, reposing especial trust and confidence in our Chosen Friends, whose names are hereon inscribed, have granted unto them, their associates and successors, this charter constituting them a council

of the Order for disseminating and practicing the principles of FRATERNITY, AID and PROTECTION," etc. In March 1887, eight years after the adoption of the name "Chosen Friends," and after its continued use in the United States, and for five years in Canada, certain persons in Hamilton and Dundas, who were then members of the Order of Chosen Friends, and of the councils in said cities regardless of the obligation, to the keeping of which they had pledged their sacred honor, assumed to "secede," as they term their act, from what they call "the American Order," and to establish what they call "the Canadian Order of Chosen Friends." That this was an act of treachery and a breach of the trust and a betrayal of the confidence reposed in these persons when admitted to the membership and vested with the rights that the council charter conveyed goes without saying. Had a similar act of treachery been committed against the country to which these persons owe allegiance, it would have been properly described as treason and punished as such. It is unnecessary to argue or sermonize on a matter of this character. Actions speak louder than words. Those who will betray a trust, or violate an obligation because self interest moves them to do so, will not hesitate when self interest again moves them to repeat the experiment for their own advantage.

When they appeal to honest men and women for encouragement, for support, for confidence, it is proper to inquire whether they merit it by any previous record they may have made. Judas Iscariot would probably have failed had he attempted to carry on even a so-called fraternal Order labelled "Canadian" if success depended upon the trust and confidence of his neighbors. Louis Reil would never have made a popular Grand Councilor, Recorder or Treasurer if his popularity depended upon the good opinion of the honest people of Canada. This is a matter not personal to the Supreme Council of the Order of Chosen Friends, "the American Order," if you so see fit to term it. The question involved appeals directly to Masons, Odd Fellows, Knights of Pythias, United Work-

men and members of every Order of a similar character, membership in which is based upon honor and good faith—backed by a solemn obligation, and the existence of which is a matter of trust and confidence between man and man. It would seem that these persons could have gone no further in wrong-doing than they did when they betrayed the Order of Chosen Friends. But, it now appears that they have entered upon an undertaking that must be condemned by every business man, no matter whether he be an American or Canadian.

THE RAINBOW is a regular newspaper publication and has been issued monthly for several years past in the City of New York. It is purely a private business enterprise successfully carried on up to the present time by its owners. The title "THE RAINBOW" as applied to a newspaper, periodical, or publication of any kind is the private property of the owners of the paper, made valuable by their capital, labor and energy. It is their trade mark and as such entitled to be and will be respected by every honorable man everywhere. Yet persons who violated a solemn obligation, trampled upon the pledge of their sacred honor, and betrayed the especial trust and confidence reposed in them by the Supreme Council of the Order of Chosen Friends, have, without even that decent regard for the opinion of mankind which should impel every man to respect the rights of others, commenced the publication of a paper under the title of "The Rainbow." It is not important whether the enterprise is or can be a success or a failure. The question of profit or loss does not enter into the matter at all. It is simply and solely one of honor and right. THE RAINBOW has had a liberal subscription patronage in Canada from its inception. It has an established business here. It believes that it is only necessary to present this matter to honorable, considerate, candid people as a question of fair play to secure that just recognition for business interests and individual rights that these persons who disgrace the name of Canada and Ontario in

parading the same as a handle to their schemes have attempted to deprive them of.

We have been silent in the past in regard to the wrongs perpetrated by these persons in the name of fraternity. Sailing under false colors, pirating the seal, ritual and motto of the Order and assuming to be what they were not, and are not, and cannot be, by any recognized fraternal law, or moral right, "Chosen Friends" we have waited, trusting to time, which is said to last make all things even. Good men, respected divines, eminent physicians, honored citizens, may have been misled in giving their name, confidence, encouragement, support, to this so called Canadian Order of Chosen Friends, without fully knowing the facts and circumstances connected with its organization and history. An institution which is founded upon violated obligations, and whose corner stone is a betrayed trust, cannot commend itself to good people anywhere. No other statement of the facts is necessary than that which these persons lost to shame, and devoid of every sense of decency and of honor flauntingly make in the paper which they issue and are now sending out to the good people of Ontario, under the stolen title *The Rainbow*. Of course, we do not assume to question the right of anyone to establish a fraternal Order, or start the publication of a newspaper. We simply protest against the wrongful taking of names and titles that belong to others and using them for purposes of competition, or, as they have boastfully proclaimed to drive the rightful owners from the field and destroy their patronage and business. A careful perusal of the above is requested by all members of Beneficiary Societies.

Clippings.

Let each member do his or her duty this year.

"Attend your Council Meeting," should be our motto for this year.

Applications are coming in lively in some of the Councils. What is your Council doing?

Six million dollars have been paid for death claims since the formation of our Order. This means 4,000 homes helped.

Cheering reports come in, and we are having a large increase ever since the formation of our Separate Jurisdiction.

If you know of anything of interest to the Order, send an account of it to THE CHOSEN FRIEND we will always be glad to publish it.

Every member has solemnly promised to do all that he can to promote the interests of the Order. That is as much a part of the contract of membership as the payments of assessments to maintain the relief fund certificate.

The past twenty years has demonstrated that for plain life insurance the fraternal system stands in the front rank for security, and more especially for its startlingly low prices or cost, and no one with an ounce of brains can deny this.

Chosen Friend you belong to one of the best beneficiary organizations on earth. Stay with us for your own good and those you hold most dear, and invite your neighbors and friends to join us, and so make the coming year one of signal growth and prosperity.

The outlook for a large increase of membership was never brighter than it is to-day. The Order is widespread, united, determined and very much alive. No thanks to "our friends the enemy," nor the valor and loyalty (?) of some others who might be mentioned.

The Provincial Councilor is prepared to present to the Council initiating the largest number of Beneficiary Members, a gold Past Councilor's Jewel, time expires October 1st, 1892, the presentation to be made at next the session of the Provincial Court in October.

No person should remain unprotected when benefits can be so procured in any Order like ours. Sickness or accident may come upon you when you least of all expect it. Death may come to you at any moment. Why will you take so great a risk? Why not join our Order now? Now is the expected time.

Every honorable way in which we can advertise the advantages and benefits of the Order of Chosen Friend helps along the accomplishment of our purpose—the protection of the widow and orphan from poverty and distress. The newspaper that lays our plans before thousands, the organizer who explains them to hundreds, the member who urges them to his neighbor, all are engaged in the same laudable effort to do good, and promoting the most effective agency that can be employed for that purpose.

Duty of Officers.

The prosperity of an organization depends to a considerable degree upon the manner in which the executive officers discharge their duties. Orders do not attain any marked success or prosper materially where the officers have become lukewarm and do not evince the proper amount of interest. In no organization will the indifference of the officers so surely affect the Order, as in a fraternity like ours. In all business of the councils and all the ritualistic work these executives have so important a part that their failure to perform properly it affects seriously the working and detracts from the impressiveness of the ceremonies. When, therefore, an officer finds that by reason of business engagements, because of lack of interest, or for any cause whatsoever, the proper amount of time, consideration and care cannot be given to the duties of his office, it behooves him to resign his position and allow one who can properly discharge the duties to fill the office. Pursuing any other course than this is treating his council, the Order, his Chosen Friend unfairly, is placing himself in a false position, and doing no one any good.—*The Rainbow*.

JOIN OUR
HOME AND FAMILY
ORDER.

—o—

For further particulars apply to
any member of the Provincial
Council.

SEE FIRST PAGE.

"Fraternity, Aid, Protection."

Order of Chosen Friends

A FRATERNAL SOCIETY SECURING TO ITS MEMBERS

SICK BENEFITS DISABILITY BENEFITS
OLD AGE BENEFITS DEATH BENEFITS
HOMES.

ALL AT ACTUAL COST.

ITS OBJECTS AND PLANS.

The Order of Chosen Friends is a Fraternal, Benevolent and Protective Society. Its business is conducted privately, yet in such a manner that those conscientiously opposed to secret societies can endorse and affiliate with it.

It was established May 28, 1879, in the city of Indianapolis, Indiana. It has now about 800 Councils and 47,000 members in the United States and Canada. It is an Order making provisions for paying, in addition to sick and death benefits, one to its aged members, and also providing for a benefit to those who become totally disabled by reason of either disease or accident. It has met with the approval and endorsement of the thinking public. The unsurpassed success and continuous growth of the Chosen Friends in the past, confirms the wisdom of its projectors, and the adaptability of the Order to meet the wants of thousands who are without any, or need more, protection.

OBJECTS OF THE ORDER.

- To unite fraternally acceptable white persons of good character, steady habits, sound bodily health and reputable calling, who believe in a Supreme Being.
- To improve their condition morally, socially and materially, by timely counsel and instructive lessons; encouragement in business, and assistance to obtain employment when in need.
- To establish a Relief Fund from which a sum not exceeding three thousand dollars (\$3,000) shall be paid.
 - When a member becomes disabled by the infirmities of old age; *Provided*, the age of seventy-five years has been reached.
 - When by reason of disease or accident, a member becomes permanently disabled from following any occupation.
 - When a member has died.
- To establish a Sick Benefit Fund from which a sum not to exceed \$15 a week shall be paid to members disabled by sickness or accident.
- To make it possible for every member to own a home, or to save and invest small sums monthly.

SECURITY OF THE ORDER.

The history of kindred fraternal societies proves that the pledged faith of the members of an organization who are bound in honor and self-interest to maintain its integrity, can be relied upon for protection and good faith quite as confidently as business companies managed by men whose interests are in natural conflict with those of their patrons. The co-operation of men and women for mutual protection, on an equitable and economical basis, is a matter of prudence, justified by our daily experience.

ECONOMY OF MANAGEMENT.

At the last meeting of the Fraternal Congress, in which twenty-seven fraternal benefit societies were represented, the average rate of expenses was 10% of the amounts paid in benefits, while that of the Order of Chosen Friends was only 4 1/2%. During the same time the reports of thirty of the best old line companies showed expenses amounting to 55% of the amount paid to beneficiaries.

ORGANIZATION.

The Supreme Council is regularly incorporated under the laws of the State of Indiana and is a strictly representative body.

From it emanate all laws for the government of the Order, and to it is entrusted the entire management of the Relief Fund.

The Provincial Council of Ontario was incorporated January 9th, 1882, and to it was granted by the Supreme Council at its Washington Session Sept. 8-12, 1891, the right of Separate Beneficiary Jurisdiction. Members in Ontario may now apply for either Supreme or Provincial Certificates or both in amounts of five hundred, one, two or three thousand dollars, thus enabling them if they so elect to carry as much as \$5,000 for one initiation fee, one medical examination and one lodge dues. This makes the Order of Chosen Friends the best and cheapest beneficiary society in Ontario.

Subordinate Councils are local organizations for the extension of the Order in their immediate vicinity. They have the power to solicit, accept and reject members who are admitted on petition, by ballot. Every applicant for membership must be over 18 years of age, of good moral character, steady habits, reputable calling, sound bodily health and believe in a Supreme Being.

The admission of members is guarded by restrictive rules similar to those of the Masons, Odd Fellows and other successful fraternal organizations, and for beneficiary membership by a thorough medical examination of each candidate.

Beneficiary membership is optional with the member. The Subordinate Council is expected to provide for the social, moral and intellectual improvement of their members, for the relief of the sick, for the assistance of those out of employment, for the encouragement of its members in business, and for the inculation and dissemination of the principles of Fraternity, Aid and Protection.

Meetings are held weekly or semi monthly and members must pay dues quarterly in advance. Each Council fixes the amount to pay in dues.

HOW COUNCILS ARE INSTITUTED.

Subordinate Councils are organized by the Supreme or Provincial Council, or their representatives, through Special Deputies appointed for that purpose, on the application of twenty or more persons possessing the necessary qualifications, and who agree, by ballot, at the time of organization, to associate with each other in fraternal relation.

The Order permits an unlimited membership on the Charter list. Strong Councils, with a large membership in each are preferred.

MEDICAL EXAMINATIONS.

A rigid medical examination is required by an authorized Medical Examiner, and the application must be approved by the Supreme or Provincial Medical Examiner before the member can become beneficiary.

EXPENSE OF ORGANIZATION.

The Charter fee is \$100, which includes the cost of a set of supplies, sufficient usually to

last the Council for several months, and most of the books will last for years. This is paid from the membership fee, which is \$5.

In addition to this fee, each applicant for beneficiary membership must pay:

Medical Examiner's Fee.....As agreed upon
Supreme or Provincial Medical Examiner's Fee.....\$0 30
Certificate Fee.....1 00
One advance Assessment, according to age and amount of Relief Fund Certificate (see table of rates).

Social members are not required to pay Medical Examiner's fee or assessments, but must pay a Certificate fee of \$1.00; which certificate can be exchanged for a Relief Fund Certificate should the member become beneficiary within one year from the date of initiation.

The membership fee must be paid to the Organizing Officer; Medical Examiner's fees to the Medical Examiner; all other fees to the Secretary of the Council, to be applied as directed by the Constitutions and Laws.

RELIEF FUND.

There is connected with this Order a Relief Fund, from which each member, or the property designated beneficiary, is entitled, under the prescribed regulations, to draw a sum not exceeding the amount named in the Relief Fund Certificate.

These certificates are issued either in the amount of five hundred, one, two or three thousand dollars, as the member applying for the same may elect, subject, however to the approval of the Supreme or Provincial Medical Examiners, who have full authority to refuse an application, or to reduce the amount as they shall deem right.

Beneficiary members are required to pay into the Relief Fund an amount, graded according to age, as follows:

	ON	ON	ON	ON
At the Ages of	\$500	\$1,000	\$2,000	\$3,000
18 and 25 incl.,	\$.35	\$0.70	\$1.40	\$2.10
26 " 30	.40	.80	1.60	2.40
31 " 35	.45	.90	1.80	2.70
36 " 40	.50	1.00	2.00	3.00
41 " 45	.60	1.20	2.40	3.60
46 " 50	.75	1.50	3.00	4.50
51 " 56	1.00	2.00	4.00	6.00

And this amount paid by the applicant on applying for a Relief Fund Certificate, remains his or her Assessment for life (or until 75 years of age), and is paid, without notice or demand on the first day of each calendar month, except when the Assessment is remitted, which is done when the amount in the Relief Fund is sufficient to pay all claims that are, or may be, presented during the succeeding month.

Up to about July 1, 1891, this Order has issued over 100,000 Relief Fund Certificates to members. It has received and disbursed for its objects \$6,000,000. It is now paying benefits at the rate of about \$3,000 every day in the year.

SECURITY OF FUNDS.

All officers of the Order who have charge of any of its funds are required to give sufficient bond for the faithful discharge of their duties. These bonds may be increased from time to time, always in a sum not less than double the amount the officer will probably at any time have in his hands. In addition to these safeguards, such an arrangement has been made with the banks where the Relief Fund is deposited that it can only be drawn on the regular Relief Fund warrants, thus putting it out of the power of the officers to use it for any purpose except to pay death and disability benefits.

SICK BENEFITS.

Any Chosen Friend may become a member of the "Sick Benefit League" by making application therefor upon the form prescribed, and paying to the Secretary such fee as may be prescribed by the Managing Committee, not less than \$2.00.

The members of the Sick Benefit League also pay to the Secretary thereof, whenever called upon, an assessment as provided in the Table of Rates, and the same amount on each assessment thereafter called, while a member of said League.

TABLE OF RATES.

Fifty Cents.....for \$5.00 per week
One Dollar.....for 10.00 " "
One Dollar and Fifty Cents for 15.00 " "

Each member of the Sick Benefit League who becomes entitled thereto by reason of disabling, sickness or accident, can draw from this Fund an amount for each week's sickness or disability as prescribed in his Sick Benefit Certificate—not, however to exceed twenty in one disability period.

THE HOME-LOAN-SAVINGS FEATURE.

This Order has also a Home-Loan-Savings League in connection with it. Combining the popular building and loan association idea with savings bank method and business principles, it has taken a lead in the right direction and in the true spirit of Fraternity. The Order provides a way for a Chosen Friend to become his own landlord on a first capital of a few dollars, or to invest sums of from \$1 to \$10 a month, in a way that will insure more profits than savings banks or any other form of investment can pay.

SUMMARY.

The Order of Chosen Friends combines the following substantial benefits and advantages:

- Death benefits of from \$500 to \$3,000.
- Disability benefits of from \$250 to \$1,500.
- Old age benefits of from \$500 to \$3,000.
- Sick benefits of from \$5 to \$15 a week.
- It admits males and females to membership with equal privileges.
- It equates a home for those who desire to own one.
- It is the great family order of the country. The family is the greatest institution in the world, and an Order that incorporates that institution into itself is destined to become the strongest in the world.

CONCLUSION.

This Order offers the surest way to prevent the household loaf from being buried with the household head. It helps to rid the community of pauperism and its expenses, and of the crimes incident to poverty. It brings relief to the sorrows of bereavement, and brightens the otherwise desolated pathway. It provides moreover, a property not exposed to the demands of creditors, but protected by law for one's heirs. It brings ready money in a moment, and just at that moment when it is most timely and welcome. It affords all the conveniences of savings institutions. It creates and maintains a home.

To all who want more, or have no life or health protection, the ORDER OF CHOSEN FRIENDS presents a relief better than can be obtained elsewhere.

If there is not a Council in your vicinity, help to organize one. If there is a Council, join it.

For particulars address any of the officers of the Provincial Council.

SEE FIRST COLUMN ON FIRST PAGE.

SOLICITING NEW MEMBERS.

Many members of fraternal organizations think it beneath their dignity to solicit a person to become a member, and there are those outside of such societies who are repelled by injudicious advances toward that end, says an exchange. Both of these extremes embody incorrect principles. In all fraternal orders the principal benefit of membership is received by the beneficiaries of the member. The other benefits are twofold: to the member himself during life, in fraternal surroundings, in assistance when sick or in trouble, and in the pleasant results of brotherly unity; secondly to the organization itself, because the addition of every worthy member brings strength and added security for its solidity and perpetuity.

These facts suggest three reasons why members of a fraternal Order, should feel it a pleasure, pride and duty in working for new members. If he has a friend in whom he or his family has much interest, he is doing him a decided favor in every way in securing his admission to the Order. Then where is the lack of dignity in soliciting a friend to do something of lasting benefit to himself and family?

Where is there in such soliciting any element that should repel the one approached? Again, if a brother knows a man who would make a desirable member, and with whom he has some influence, it is his duty to try to strengthen the Order by securing such a member. There certainly is nothing in this contrary to the spirit of true fraternal organization. But the other extreme is also to be avoided. The work with friend or acquaintance must be done with him alone, and unostentatiously; not carrying the idea that the Order cannot get along without him, that he must join because you want him to, but upon the broad principle of mutual benefit. Never approach a man in a crowd, or at any time except when you have a reasonable length of time to explain things to him, and he has time to listen to you without being bored or kept from business. Be careful with whom you labor. Be careful he is in every way desirable. Be sure that you know what you are talking about, and then do not be afraid or ashamed to labor with him.—*Amicitia Advocate.*

Be Wise In Time

No day is so bright that the clouds of trial, death and disappointment do not settle over some household; no land is so fertile but that gaunt and hungry

want may invade some home; no life is secure but that the inexorable law of death may reach and doom its possessor to take its place in the "silent halls of death." No family is secure from such calamities, and so we say, blessed are they above measure who have made provision for the trial when it comes, as come it must, sooner or later. There is no means by which we may avert the calamity of accident or death. But a wise forethought and the means offered by life insurance may provide comfort for the stricken loved ones. And we do not hesitate to say that the man in moderate circumstances who fails to take advantage of this practical means of protection to his family, has failed in one of his most essential Christian duties.

The Grandeur of it.

Mutual aid has a grandeur and nobility about it that its own people do not fully comprehend, and, what is more, they do not realize its bigness.

There is floating around in the press an enumeration table that gives the names and membership of the oldest and strongest societies, the total footing of which exceeds one million. What mission are these people bent upon? Are they not guarding their dependents against the arch enemies of the human family, misery and want? This table tells that the United Workmen, Knights of Honor, Knights of the Maccabees, American Legion of Honor, Knights and Ladies of Honor, Chosen Friends and all the rest of the galaxy, are names of roads that lead to the latter day mistress of the world—Cooperation. It means that one million of people are engaged in a new kind of missionary work, that of trying by example and persuasion to induce a million more people to provide that kind of protection for their dependents that will feed, clothe and educate helpless little children, strengthen the hands of widowed mothers, and close the avenues that lead down to Avernus. It means that one million people are looking forward, not backward. It means that one million people are doing what neither Church nor State ever did; they are placing five millions of dependants above want; they are protecting their bodies and guarding their souls. If this is not a work full of grandeur and nobility, one whose measure is greatness then let us be anathema.—*Intelligencer.*

Work with a will this year.

Prosperity or Adversity?

Like the rainbow, true friendship is brightest in the darkest storm. The friends who have been attracted by prosperity, almost invariably fall away on the approach of adversity; but where friendship is pure, disinterested and founded on genuine esteem, affliction serves to bring it out more prominently than ever. Or, as the old adage renders it, "Prosperity gains friends, but adversity tries them."

The question arises here, however, whether prosperity to the individual whom it visits may not prove a far more trying ordeal than adversity and require on his or her part, the exercise of even higher and more sterling traits of character as well as far greater judgment and discretion.

question has puzzled all the great orders working in Canada, and the Chosen Friends have happily solved the problem. Dr. R. B. Aylesworth, a distinguished physician of Toronto, has been appointed Provincial Medical Examiner, and he will commission Division Medical Examiners in every city and village. An effort will be made to organize 100 councils in as many places during 1892.

To all who want more, or have no life, health or old age protection, the Order of Chosen Friends presents a relief better than can be obtained elsewhere.

If there is not a Council in your vicinity, help to organize one. If there is a Council, join it.

For particulars address

JAS. GOWANLOCK, P. C.,
1266 Queen St. W., Toronto.
ADAM PURVES, P. R.,
16 Queen St., St. Catharines,
or any member of the Provincial Council.

Council Meeting Notes
UNDER THIS HEAD \$2.00 PER YEAR.

Parkdale Council No. 24—Meets in Week's Hall, cor. Dunn Ave. and Queen St., Parkdale, on the 2nd and 4th Tuesday of each month. Visiting Frinds always Welcome.
MRS. HUMPHRIES, R. A. GRANT,
Councillor. Secretary.

ORGANIZERS WANTED.

In every Unrepresented Town or Village where no Council of our Order exists we want a responsible man to institute Councils of our Order. Liberal terms will be offered. For particulars address,—
ADAM PURVES, Pro. Rec., St. Catharines, or
JAS. GOWANLOCK, P.C., Parkdale.

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WANTED

A Great Opportunity.

New Councils. New Members.

\$1,000 BENEFITS

For an Annual Cost for a member 40 years of age or under, not to exceed \$4 a year. 50 years of age or under not to exceed \$5 a year.

Cost More or Less According to Age.

UNTIL APRIL 1st, 1892.

The Provincial Council of Ontario was incorporated January 6th, 1882, and to it was granted by the Supreme Council at its Washington Session, Sept. 8—12, 1891, the right of Separate Beneficiary Jurisdiction. Members in Ontario may now apply for either Supreme or Provincial Certificates or both in amounts of five hundred, one, two or three thousand dollars, thus enabling them, if they so elect, to carry as much as \$6,000 for one initiation fee, one medical examination and one lodge dues. This makes the Order of Chosen Friends, the best and cheapest beneficiary society in Ontario.

It is rapidly spreading over the Province. The separate beneficiary