

Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

VOL. I., No. 2]

TORONTO, NOVEMBER, 1889

[60 CENTS PER ANNUM

OUR SUPREME LEADER. REV. JOHN KAY

It affords us more than ordinary pleasure to present to our readers in this second issue of the LEADER, our Supreme Leader, Rev. John Kay, of Brantford, Pastor of the First Methodist Church in that city, and Supreme Vice-Leader Dr. Richard J. Ough, of Millbrook. The closer acquaintance of our members with the executive officers selected by their Delegates to administer, during their pleasure, the affairs of the Order will be an object which we think will commend itself to the members and benefit the Order at large. As it is impossible, with our rapidly increasing numbers, for each member to have the pleasure of making the personal acquaintance of these gentlemen, our modest brethren, after some hesitation, have reluctantly consented to appear in the columns of the LEADER.

Rev. Bro. Kay was born on the 20th of May, 1838, taking up his studies for the ministry at an early age, and in 1862 received his appointment as assistant in connection with the Methodist Church at St. Mary's. Since that time he has by his own efforts and abilities gradually risen to the front rank among the many able men in his denomination, being stationed for many years in the cities of Hamilton, Brantford and elsewhere. Bro. Kay has long been known as a strong supporter of the work of Beneficiary Societies, having served the Royal Templars of Temperance as Grand Counsellor, and for three years occupied the position of Chaplain of the Supreme Lodge, Royal Templars of Temperance.

Bro. Kay was one of the charter members of our Order, assisted in the formation of the first Supreme Circle, and at its third annual session was elected Supreme Leader, being re-elected in 1888. Affable in disposition, an able speaker, a warm friend, an earnest advocate of Beneficiary Associations, and all other institutions calculated to ameliorate the position and alleviate the sufferings of his fellow men, Bro. Kay has endeared himself to those with whom he has come in contact, and the Order has profited by his services in having an able and experienced Society man as its presiding officer.

OUR SOCIAL STATUS

Anything that affects the personal character and social standing of the members affects the whole Order. And, therefore, there should be a careful consideration of this when persons are asked to unite with us. A man with drinking habits should not be asked to enjoy our benefits, for he is likely to interfere with the health and endanger the comfort and welfare of the whole Order by his habits of life. No man is fit for a member of a properly worked beneficiary society who is unwilling to abstain from habits likely to injure his health or endanger his life.

It has been decided by the infallible law of averages, that the risk of even a moderate drinker of ardent spirits is, by a large per-

centage, greater than that of the total abstainer, so much so that insurance companies are discouraging the drinker by holding out special financial inducements to the abstainer. We, therefore, argue that it is about as unwise to take the risk of a user of alcoholic beverages as that of some whose hereditary taints and family history would exclude them altogether from participating in our benefits.

It is true that we have not a total abstinence pledge as one of the conditions of membership, but the prudential foresight of an ordinary business man, in making such a bargain as is involved in taking members, would lead to very careful enquiry, and even, in some cases, to the judicious use of the ballot. Better two healthy men with good habits than half-a-dozen in only middling health and habits inimical to mutual benefit interests.

We should look for our members among those people whose moral character and social habits are respectable and elevating. If we do so, those wishing to join will find that these are essential to even a hopeful application, and they will begin to correct their methods of living in order to gain our economical and discreet provisions.

It should be understood that ours is not a benevolent institution, in the sense of being a charitable Order established to care for the poor, but one in which careful persons propose to stand by each other in the time of need, to the extent of both financial and personal service in the recognition of mutual obligations and claims.

The morality, social purity, and integrity of the Order can rise no higher than that of the individual members of which it is composed. So, to have these as they should be, we must get the persons possessed thereof to begin with. Our Order is not a reformatory where vicious persons are to be trained, nor an asylum

for the care of the demented, nor a hospital where the diseased of all grades and ages are to be cared for, but rather a business company where each member is a partner and sharer in the profits, and each is bound to do all that a reasonable view of the case can claim to make the concern yield as good profit in social helpfulness, intellectual stimulus, and financial assistance when needed as the most favorable conditions will make possible. Be careful at the beginning, and "be faithful" unto the utmost extent of possibility and time. These are mottoes and passwords to be heeded by all.

It must not be inferred from anything said herein that the Order is not the friend of the poor man. It is by such its richest benefits can be reaped, but by the poor in this case we do not mean paupers, but those who by economy and frugality are striving for an honest livelihood and are willing to make every possible honest effort to better their condition in every laudable way.

The Canadian Home Circle is the only beneficiary society in Canada that places in the hands of every member a detailed statement of its receipts and disbursements; a self-auditing account, the correctness of which can be readily demonstrated by him if desired.



WHAT OUR POET SAYS.

Most poets of love make their theme,
None better their pen could employ,
For pure love ennobles the heart,
Love free from all dross and alloy.

To whom should this pure love be shown?
On whom its blessings be poured?
But those in love's bonds united,
In whom our youth is restored.

How best is this love to be shown,
Unselfish, untainted and pure?
Forgetful of aught but their good,
To provide that their future be sure.

Our life is uncertain at best.
One slip, one false step and it ends;
And what of the loved ones we leave
To the uncertainty of friends?

The way is open and clear
To ease the burden of grief,
By provision easily made
For sure and speedy relief.

The "HOME CIRCLE" opens the way,
With very small self-denial,
To ensure for these dear ones in life
A relief from some of life's trial.

Who then, with a father's heart
True to the loved ones at home,
Would fail this provision to make
And leave them all helpless alone?

EDWARD C. LEAN.

OUR VISITORS.

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

A. J. Bennett, Sec'y 98; J. W. Pattison, Past Leader 16; E. Verney, Leader 98; Dr. J. H. Watson, Fin.-Sec'y 100; John Firstbrook and Henry F. Perry, of the Supreme Finance Committee; Mrs. E. A. Green, Sec'y 37; J. A. Blackwell, Treas. 100; J. G. Howorth, Supreme Trustee; George Duthie, Jr., 19; T. W. Purkiss, Leader 62; David Dunlop, P.S.L. 5; H. J. Way, Fin.-Sec'y 5; Samuel Dibb, Fin.-Sec'y 19; Henry Brooks, Past Leader 62; F. Hamner, Sec'y 29; C. A. Wilson, Port Dalhousie 21; John O'Neil, 100; John Foster, 29; Mrs. Stewart, Treas. 98; E. F. Dwyer, P.L. 21; William Corbett, Fin.-Sec'y 30; G. T. Blaney, Sec'y 11; Miss Nellie Draissey, 37; Dr. A. D. Watson, Supreme Med. Exam.; Rev. Mr. Hassard, Past Leader 74; E. Rosevear, Sec'y 57; W. J. Robinson, 37.

The LEADER has been favored by a call from Bro. Past Leader Eugene F. Dwyer, of Pt. Dalhousie Circle 21. The writer had the pleasure of forming the acquaintance of Bro. Dwyer during the early part of the year 1871, when he occupied the position of Manager of the Dominion Telegraph Company. For some years Bro. Dwyer has occupied the position of Postmaster of Pt. Dalhousie, and he has been repeatedly re-elected Reeve of the town. Bro. Dwyer's recent appointment to the position of Warden in his county indicates his popularity, and we gladly note the prosperity of so painstaking a public official. Among his many duties our brother still retains a warm spot in his heart for our beloved Order.

One of the busiest men in our Order at the present time is Bro. E. A. Mills, Secretary of the Board of Trade of the city of Toronto, and a member of Toronto Circle 37. A large portion of the success of the Gratuity Fund, a beneficiary insurance confined to members of the Board, is due to his untiring energies. At the present time Bro. Mills has on his hands the larger portion of the details of the new Board of Trade Building, an edifice that promises to be one of the

finest in the Dominion of Canada, and the financial success of which is already assured although the building is not yet completed, sufficient leases having been made to ensure a substantial return on the investment.

HOME CIRCLE MEETINGS

Toronto No. 12 held their regular monthly meeting in Occident Hall, Thursday, October 11th, Bro. Tait, Leader, in the chair, and about twenty-five members present. One application for membership was read out. After general discussion it was decided to place a card in the LEADER. Bro. A. E. Cameron, Past Leader, announced that at the next regular meeting of the Circle the Toronto Supreme Officers will be in attendance.

Toronto Home Circle 30 held their regular monthly meeting at Temperance Hall, Gerrard Street East, Monday evening, October 21st, T. W. Barber, Leader, in the chair. Three new members were initiated.

Toronto Circle 98 have appointed a committee, consisting of Sisters Penney, Campbell, Patterson, Harri and Stewart, to arrange for a concert to be held during the month of November. The committee have arranged to hold a social evening's entertainment at Occident Hall on Wednesday evening, Nov. 27th, at 8 p.m. Circle 98 has 63 members in good standing.

A SOCIAL EVENING

Toronto Home Circle 37 held their regular monthly meeting in Shaftesbury Hall, Friday evening, October 18th, Bro. E. DeLaHooke, Leader, in the chair. There were about sixty members present. The Circle was closed at about 9 p.m., when an enjoyable programme of music, singing, and luncheon was provided by the committee who had charge of the entertainment. Among the members who assisted, Professor and Mrs. Wood, Miss Bella Robinson, Mrs. Walker, Miss Lilly and Nellie Draissey, and Mr. and Mrs. DeLaHooke deserve special mention, their choice selections being highly appreciated and frequently applauded. The luncheon provided by Mr. Lloyd of Yonge Street did credit to his well-earned reputation as a caterer, and was rendered more tempting and enjoyable by the lady members who presided over its distribution and were untiring in their efforts to make the evening an enjoyable one. The meeting closed about eleven by a vote of thanks to the committee and to those who had so ably assisted in the programme. Among the brethren present were Supreme Officers Henry F. Perry, David Dunlop, Ashley R. Kiches and A. J. Pattison; Past Leaders T. W. Barber, E. V. Rippon, B. Cordingley; Sisters Hannah Ritchie, E. A. Green, E. F. Leake, Charlotte Dever, P. Jameson, M. Dobson, V. V. Humphrey, M. J. Bowker, Mrs. Cordingley, Amelia Taylor, and Bors Mortimer, Sara, Cook, Dever, Kew, Morley, Bourne, Good, Phipps, Worthington, Williams, McLaren, Breaden, Wallace, Davenport, Durke, Law and others.

A MEDICAL journal says that a window in a sleeping chamber should always be let down a few inches at the top, even in the coldest weather, in order to admit a little fresh air; but it is not always safe to follow the advice of a medical journal. A little fresh air has been known to keep a man awake all night, and transform him into a modern Herod—almost.—*The Judge*.

"MR. BOGGS, Mrs. Parsons has fallen off the bridge into the creek, and she called to me to bring her some succor quickly or she would drown," said little Tommy Phipps, out of breath. "Well, why don't you do it then?" "Why, I've come after you, for Bill Perkins said last night at the post-office that since Sam Cheever died you were the only sucker left in the village."

MRS. JASON—This novel speaks about a man looking like an unutterable fool. What kind of a fool is that? Mr. Jason—it means that the qualifying adjective is not fit to utter in polite society.—*Terra Haute Express*.

**SUPREME VICE-LEADER R. J. OUGH, M.D.,
OF MILLBROOK**



Bro. Ough was born at Oshawa, Sept. 19th, 1842, and after some years of study took up the practice of medicine in April, 1869, removing to Millbrook in 1882, where he has established a lucrative practice and enjoys one of the most comfortable homes that are given to men to have on this earth. Bro. Ough's experience in fraternal society work commenced in 1872 when he identified himself with the Canadian Oddfellows. In 1880 he became a Charter member of, and was appointed surgeon to, the Lodge of Sons of England Society in Port Hope. After his removal to Millbrook, Dr. Ough identified himself with the Royal Templars of Temperance and was twice a delegate to the Grand Council of Ontario. Upon the establishment of the Canadian Home Circle he became interested in its work, first as a Charter member of Millbrook Circle 6, and was a representative from that Circle to the first regular session of the Supreme Circle in Toronto, August, 1885. He served on several committees during its session and at its close was elected a member of the Board of Supreme Trustees. This position he retained during the special and regular sessions of 1886 and at the annual meeting in 1887 was elected Supreme Vice-Leader, being re-elected to that office in 1888. A man over six feet in height, of commanding presence, keen perception, a strong supporter of what he feels to be right, and equally pronounced against that which does not seem to him to be so, Bro. Ough has rendered signal service to the Order almost from the day of its foundation. Being of a retiring nature, but genial in disposition, he has made many warm friends among those with whom he has been associated, and he stands to-day one of the most popular members the Supreme Circle possesses.

CHAT BY THE WAY.

INVESTIGATE OUR Order.

THREE new Circles in October.

EDUCATION is the first-fruit of organization.

We added 103 new members in October.

IF A Lodge wants to get left, all it has to do is to stay behind.

THE most astute and successful business men are joining the Canadian Home Circle.

THERE will be a wonderful increase in our membership within the next few months, according to present indications.

ALL Circles are expected to purchase badges.

CHEERFULNESS is the bright weather of the heart.

LET us have your Circle Card for the LEADER.

THE Supreme Circle meets in Toronto, March, 1890.

EACH Circle is entitled to send one representative.

EVERY Circle should be represented at this meeting.

WHEN opportunity offers say a good word for the HOME CIRCLE.

IS YOUR Lodge ready for active work this fall?

EVERY member should read his assessment notices thoroughly.

YOUR representative is selected from among the Past Leaders or Leaders of the Circle.

HAND the LEADER to your friends and induce them to join our Order.

ANY item of news respecting our Order will be thankfully received by the Editor.

THE pin manufactured by E. J. Speller, 774 Yonge Street, Toronto, is one of the neatest society emblems for necktie or vest wear we have seen. Every member should have one.

WE HAVE sufficient members in a number of American cities to organize Circles, but our labors are restricted to one of the healthiest countries on the earth, Canada.

IT SPEAKS well for our Order that our members in Australia, United States, and other sections far removed from home, continue their membership in their Circles.

CIRCLE Cards giving time, date, and place of meeting will be inserted in the LEADER one year, for the sum of \$3.00, payable in advance.

IF YOU like the LEADER let us have your subscription. The October and November issues have been sent free; hereafter, the LEADER will only be issued to paying subscribers.

THERE are so many good things that can be said about the Home Circle that no one should be at a loss for an argument or a topic of conversation.

WHEN influential journals of public opinion commend our paper so highly, we feel encouraged to believe that the LEADER is entitled to a subscription from every member of the Order. See their remarks in another column and send in your remittance by next mail.

BENEFICIARY Societies have a warm friend in the Rev. Dr. Wild, and his well-known ability as an orator is often directed in advocacy of their extension. He advises every family man to join, not only because he knows the individual and the whole family will be benefited thereby, but that his membership may prove a public blessing.

THE biscuit may rise but it cannot explain; the orator takes the cake.

MEN often preach from house-tops while the devil is crawling in at the cellar window.

A POOR education is a thing greatly to be regretted, but a poor character is far more lamentable.

HOME CIRCLE LEADER

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DIRECTORS.

| | |
|---|-----------------------------|
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| ARMLEY R. RIDGES, (<i>Past Supreme Leader</i>) | City Planning Mills Company |

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TERMS OF SUBSCRIPTION.

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Agents getting up Clubs of five and upwards are allowed 25% commission. Cash must be sent with all orders. Agents will deduct their commission when remitting.

Where Circles order a copy for the membership of their Circle, the rate will be 40 cents per annum per copy.

ADVERTISING RATES ON APPLICATION.

NOTICE

All business communications and correspondence for THE LEADER should be sent to The Home Circle Printing and Publishing Company of Toronto, Limited, 44 Church St., Toronto. All correspondence for publication should be sent to the Editor of THE LEADER, communications for publication, to insure their insertion, to reach this office by the 20th of each month.

TORONTO, NOVEMBER, 1889.

EDITORIAL.

BIENNIAL SESSIONS

The subject of biennial sessions has been considered by a necessity to a body which has reached the numerical strength we have attained. It seems very important that there should be as close a relation as possible between the Subordinate Circles and the Supreme or law-making part of the body. Many mutual benefit orders, and large societies generally, have found it necessary to map out the work into districts and sections, allowing the law-making power to consist of district representatives, thus giving the Subordinate sections only a secondary representation in the Supreme body. Such a course may become a necessity when the growth reaches a point where direct representation would create an unwieldy and unmanageable Supreme body. It may even become, in the distant future, a necessity to us, but, in the mean time, we may put that day as far away as we can by holding biennial instead of annual sessions.

It is believed that when the Supreme Circle meets in March next, the condition of affairs will justify the extension of the time between the sessions from twelve to nineteen months, which, for prudential reasons, was adopted for this time. And if nineteen months has worked well, as a temporary expedient, why may not a permanent arrangement for a two years' interval be even better? The advantages to be gained by less frequent meetings are said to be at least two-fold. First, there is the saving of nearly one-half in the expense of the session, which is an important item, more important, probably, than may appear at first sight. It is always desirable to have sufficient funds in the treasury to pay spot cash in full of all the sessional expenses. It is disheartening and humiliating to be compelled, from a scant treasury, to cut down the allowances to the delegates and force many to draw upon private resources to meet the expenses necessary to their comfort and respectability. That body which has a proper measure of self-respect will always provide sufficient funds to pay a liberal sum for the expenses of each member who may be charged with important representative responsibilities. The biennial session plan will facilitate this provision of the funds necessary to keep the Order abreast of all other orders and societies engaged in this noblest of beneficiary work.

To the above may be added the further reason that the changes in constitutions and laws which are often hastily made at the annual meeting may be prevented. Orders of this kind often suffer more from hasty and immature legislation than from any

other one cause. A completed constitution, with fixed methods of procedure, becomes, after a while, one of the grandest sources of strength and growth a society can have. Nothing discourages and confuses active persons, in working for a society to which they desire to bring their friends, more than the changes which make it almost impossible to answer definitely any question proposed. Having completed constitutional amendments, they should be allowed to stand unaltered, unless where absolutely necessary for faithful interpretation. The organizer and the working members, becoming familiar with all the details, can answer any questions readily from memory in most cases. A prompt and correct answer, made with business-like exactness and courteousness of manner, goes a long way to commend the association thus represented. In fact, even poor laws when faithfully worked are often better than good ones so frequently changed that one is never sure what they mean or how they apply. Thus biennial sessions will aid greatly in consolidating the work, and in the true and faithful application of good principles, and at the same time will greatly assist in preserving the present commendable method of direct representation from the Subordinate Circles to the Supreme Circle.

The subject is worthy the careful consideration of all our members, and, if, by its adoption, money can be saved to the general fund, and the laws and usages secure a more faithful application, it may be found the highest wisdom to secure it as a much desired gain.

OUR NEW CIRCLES

During the month the following Circles have been instituted:

DELHI.—P.L., R. A. Spears; L., W. W. Birdsall, M.D.; V.L., Mrs. M. Boughner; S., Mrs. S. E. Wilson; T., Mrs. R. A. Spears; Fin.-Sec., W. M. Cable; C., Mrs. J. Carrow; M., M. Boughner; W., Jane Cable; G., Robert Wheeler; S., J. Carrow; Med. Ex., W. W. Birdsall, M.D.

STRAFFORDVILLE.—P.L., Joseph Phillips; V.L., Henry Stratton; Sec., George Phillips; T., Walter Mitchell; Fin.-Sec., Henry Ribbel; C., Moses Law; M., Robert Stratton; W., Edward Morrison; G., Thomas Herson; Sen., James Eichenberg; Med. Ex., James Riddle.

CLEAR CREEK.—P.L., Thomas E. Alton; L., H. J. Mitchener; V.L., William Stevenson; Sec., W. C. Ball; T., Aaron Becker; Fin.-Sec., S. T. Jackson; C., Henry Millard; M., S. Millard; W., P. Pierce; G., T. Finch; Sen., C. H. Pattison; Med. Ex., Dr. Steward.

Three deaths have been reported to the Supreme Secretary's Office as occurring in the membership of the Order during the month of October. Bro. John Dale of Thorold Circle 20, Beneficiary certificate 627, class G, \$2,000, died October 12; cause of death, apoplexy. Bro. James Clarke of Arthur Circle 15, beneficiary certificate 524, class G, \$2,000, died October 22; cause of death, ulcerated stomach. Bro. Robert Fothergill, Leader Newcastle Circle 28, beneficiary certificate 921, class F, \$3,000, died October 23; cause of death, inflammation of bowels.

Assessment 34 is called to the Supreme Secretary's Office due on or before November 31st.

Assessment 35 should be paid by members to Financial Secretary, on or before December 1st.

To the Supreme Circle O.C.H.C.

GENTLEMEN,

I hereby acknowledge receipt of the sum of One Thousand Dollars (\$1,000.00) payable to me under the Beneficiary Certificate of my late husband, John A. Richardson, who was, during his lifetime a member of Toronto Circle 37.

Thanking you also for your promptness in settling this claim,

I am, gentlemen,

Faithfully yours,

Toronto, Oct. 26, '89.

MARY L. RICHARDSON

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

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

The sum of

\$145,884.76

paid to the Beneficiaries of our deceased members from the proceeds of 31 Assessments.

LIST OF DEATH CLAIMS PAID.

| No. | | No. | |
|-----|---|------|-----------|
| 1. | Frederick D. Sharman.....Parkdale..... | 10. | \$ 565 00 |
| 2. | John Richards.....Millbrook..... | 6. | 800 30 |
| 3. | Mrs. Jane Young.....Toronto..... | 12. | 1000 00 |
| 4. | Morris O'Heron.....Waterford..... | 1. | 1453 73 |
| 5. | John Verth.....York..... | 33. | 1457 76 |
| 6. | Joseph A. McCullagh.....Cobourg..... | 35. | 1000 00 |
| 7. | Henry Parker.....Woodstock..... | 39. | 2507 97 |
| 8. | John B. Smith.....Millbrook..... | 6. | 2000 00 |
| 9. | William Barker.....Beamsville..... | 17. | 2000 00 |
| 10. | Mrs. Jane Bates.....Grimsby..... | 14. | 2000 00 |
| 11. | Thomas S. Robinson.....Toronto..... | 53. | 1000 00 |
| 12. | George J. Duncan.....Welland..... | 7. | 2000 00 |
| 13. | Richard Seldon.....Caledonia..... | 45. | 2000 00 |
| 14. | Anna M. McDonald.....Selkirk..... | 36. | 2000 00 |
| 15. | Susan Chubb.....Toronto..... | 5. | 3000 00 |
| 16. | Alexander Ross.....Port Dover..... | 54. | 2000 00 |
| 17. | John F. Baird.....Georgetown..... | 61. | 2000 00 |
| 18. | Alexander C. Browne.....Port Perry..... | 83. | 3000 00 |
| 19. | W. T. Carr.....Nelles Corners..... | 87. | 1000 00 |
| 20. | William Y. Cornwall.....Newrich..... | 25. | 2000 00 |
| 21. | Therza Merry.....Inglewood..... | 65. | 1300 00 |
| 22. | Mrs. Margaret Clark.....St. Catharines..... | 63. | 2000 00 |
| 23. | Mrs. E. J. Williams.....Totterham..... | 68. | 3000 00 |
| 24. | Andrew G. Muir.....Grimsby..... | 14. | 1000 00 |
| 25. | Thomas Mundy.....Toronto..... | 5. | 1000 00 |
| 26. | Mrs. Caroline M. E. Bachly.....Toronto..... | 98. | 3000 00 |
| 27. | Robert Cook.....Brighton..... | 46. | 1000 00 |
| 28. | Richard J. Hodge, Sr.....Toronto..... | 5. | 1000 00 |
| 29. | Francis D. Awde.....Hagersville..... | 40. | 2000 00 |
| 30. | Thomas R. Smith.....Parkdale..... | 10. | 2000 00 |
| 31. | William J. Mills.....Thorold..... | 20. | 2000 00 |
| 32. | Duncan McFarlane.....Brampton..... | 60. | 3000 00 |
| 33. | Isador John Fair.....Toronto..... | 57. | 1000 00 |
| 34. | George W. Goodfellow.....Aylmer..... | 22. | 1000 00 |
| 35. | Thomas Noble.....Port Dalhousie..... | 21. | 3000 00 |
| 36. | Mary E. Redker.....Waterford..... | 1. | 1000 00 |
| 37. | Peter A. Price.....St. Catharines..... | 63. | 3000 00 |
| 38. | Silas D. Winn.....Humberstone..... | 23. | 3000 00 |
| 39. | John McConnell.....Toronto..... | 5. | 3000 00 |
| 40. | Martin D. Strachan.....Kingston..... | 105. | 3000 00 |
| 41. | John O'Donnell.....Port Dalhousie..... | 21. | 3000 00 |
| 42. | Philip S. Martin.....Lindsay..... | 34. | 3000 00 |
| 43. | Adam H. Cline.....Nelles Corners..... | 87. | 2000 00 |
| 44. | Elihu B. Purdy.....Brighton..... | 46. | 3000 00 |
| 45. | Charles J. Bates.....Grimsby..... | 14. | 2000 00 |
| 46. | George Clark.....Caledonia..... | 45. | 2000 00 |
| 47. | Elizabeth Harris.....Stoney Creek..... | 101. | 1000 00 |
| 48. | Richard Hodgins.....St. Catharines..... | 63. | 2000 00 |
| 49. | Eveline Watson.....Georgetown..... | 61. | 3000 00 |
| 50. | W. J. O'Connor.....Alliston..... | 70. | 2000 00 |
| 51. | William McBurney.....Selkirk..... | 36. | 3000 00 |
| 52. | Mrs. Harriet Pettit.....Waterford..... | 1. | 2000 00 |
| 53. | James H. Hodgins.....London..... | 48. | 3000 00 |
| 54. | Robert Knowles.....Simcoe..... | 26. | 2000 00 |
| 55. | James McKay.....Woodstock..... | 39. | 2000 00 |
| 56. | Thomas J. Bundy.....Claremont..... | 82. | 2000 00 |
| 57. | Thomas Murray.....Hamilton..... | 18. | 2000 00 |
| 58. | Frederick B. Tilton.....Tilsonbury..... | 47. | 3000 00 |

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|-----|---|------|---------|
| 59. | Archibald Neill.....Toronto..... | 98. | 2000 00 |
| 60. | Simon T. May.....Dunnville..... | 24. | 2000 00 |
| 61. | Robert G. Wigley.....Toronto..... | 19. | 2000 00 |
| 62. | Miriam Denton.....Tilsonbury..... | 47. | 2000 00 |
| 63. | John W. Adams.....Toronto..... | 30. | 1300 00 |
| 64. | William Misener.....Crowland..... | 90. | 3000 00 |
| 65. | Charles F. Amesbury.....St. Williams..... | 50. | 2000 00 |
| 66. | Eliza Ann Fenton.....Stoney Creek..... | 101. | 2000 00 |
| 67. | Sarah E. F. Strawn.....Dunnville..... | 24. | 2000 00 |
| 68. | Nelson M. Gage.....Bowmanville..... | 3. | 1000 00 |
| 69. | Simon Fraser.....Whitby..... | 32. | 1000 00 |
| 70. | John A. Richardson.....Toronto..... | 37. | 1000 00 |
| 71. | Archibald C. McKinlay.....Georgetown..... | 61. | 1000 00 |
| 72. | Robert Wilson.....Toronto..... | 62. | 3000 00 |
| 73. | Sarah Jane Etchells.....Merriton..... | 43. | 3000 00 |

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KIND MENTION FROM OUR FRIENDS

Still another tidy little monthly has entered the literary field. The HOME CIRCLE LEADER, just out, is an eight page paper, a little over quarto size, devoted to guarding and strengthening that growing benefit association—the Canadian Home Circle. The typography, no less than the matter printed, is of a clean kind, and a fraternal impress pervades the short interesting articles it contains. A neat wood-cut and biography of Phillip M. Pattison—the founder of the Canadian Home Circle—is given on the first page. The price is 60 cents per annum.—*The Empire*.

The Order of Canadian Home Circles has commenced publication of a neat little monthly journal entitled HOME CIRCLE LEADER, the front page of the initial number of which is devoted to a portrait and biography of Mr. Phillip M. Pattison, the founder of the Order. The order is about five thousand strong in Toronto. —*Globe*.

The HOME CIRCLE LEADER is the title of the handsomely printed, tastefully arranged, and ably-edited publication of the Order of Canadian Home Circles, of which the initial number is just to hand. The first page contains a well-written sketch of Mr. P. M. Pattison, the founder of the Order, illustrated by an accurate portrait of the ever-welcome and well-known brother. The editorial and selected matter is bright and to the point, and the paper in every way worthy of a place in the home circle of every member of the Order.—*Welland Tribune*.

Thanks, Bro. Sides, we appreciate the good opinion of tried friends. The first number of the HOME CIRCLE LEADER, a monthly publication devoted to the interests of the Order of Canadian Home Circles, has been issued. It is neatly printed, and contains much that is of interest not only to the Order under whose auspices it appears, but to beneficiary societies generally. Its publication office is 44 Church Street, Toronto.—*News, Oct. 5th, 1889.*

HERE is Senator Evarts' definition of a contingent fee. "It is a very simple thing. I can explain to you what a contingent fee means in a few words. In short, if I lose your suit I get nothing; if I win your suit, you get nothing."

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Incorporated, * * 1880

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Nearly one thousand Shareholders are now using these Associations in Toronto as a means of saving, and are methodically accumulating over \$5,000.00 monthly. One hundred members have secured homes at about Rent, highest payment, \$26.00 per month, lowest \$4.00.

The plan of operations is as follows:—The Association issues stock in shares of \$200 each, for which subscribers pay at the rate of one dollar per share per month. These instalments are loaned out to members on improved Toronto real estate, at interest payable monthly, which is again loaned out. This interest is made to earn interest, and is compounded twelve times a year. When the amount paid in on stock and the profits (interest, premium, fines and forfeitures) amount to \$200 per share, each member receives \$200 for every share he holds. The profits are such as to make each share worth \$200 in from nine to ten years. On that basis one share will cost a subscriber \$120 in ten years, when he will receive \$200. An investment of \$5 per month (five shares) for ten years amounts to \$600, and on maturity \$1,000 is paid; \$10 per month earns \$2,000; \$20 per month earns \$4,000. Accumulations may be withdrawn at any time after one year with five per cent. interest.

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"A movement has been made towards the establishment in this city of Building Societies after the pattern of those which have been so successful in Philadelphia, Chicago, and in so many different forms in England. It is NO NEW THING that is PROPOSED. The Building Societies encourage a spirit of mutual help, and in a rapidly growing place like Toronto they would help many a struggling mechanic to so much of the unearned increment as would satisfy him that, after all, for the frugal and industrious, this world is not such a bad place to live in."—*Globe editorial*, Nov. 21st, 1888.

"They are banks without expensive buildings and high-salaried officials. Properly managed they are the safest of savings banks and the best of loaning banks. The more one studies these institutions, the greater his admiration for them and his confidence in

their integrity. The primary principle of these Association^s is that of consolidating in a mass and investing at good interest rates small sums that individually could earn no return. No instance is on record of one of these institutions having failed. All members share in the management and participate equally in the profits. The Secretary only is paid for services rendered."—*Chicago Tribune*, October, 1888.

"The monthly receipts of the St. Paul societies are estimated at \$80,000, much of which would be wasted or frittered away were it not for these organizations. We learn from the *Spectator* that Hamilton has a highly successful Homestead Association which is now issuing its ninth series of stock. What has been done elsewhere can be done here, and he will be something more than a lip friend of the wage-earning classes who shall lead the way and show how it may be accomplished."—*Toronto World*, Jan 13, 1887.

"In Philadelphia alone they have provided one hundred thousand workmen with homes. It is said they are a species of savings bank, but their work is far more comprehensive than that of the bank, in that they receive the weekly or monthly deposits, turn them into bricks and mortar, and then for the unpaid balance upon them into hire accept the regular rental with a few dollars added for a specific period."—*Toronto Mail*, Oct. 20, 1888.

"To the man who makes but a small sum weekly, yet wishes to save something for a rainy day, these Associations appeal as no similar organizations can appeal. They will be found well possessed of all who wish to save money easily or to become possessors of a home on easy terms."—*News editorial*, Nov. 10, 1888.

"The city of St. Paul has forty of these societies, some over twenty-three years old, all very successful, and the monthly payments, which amount to over \$100,000 are largely made up by savings of money which would otherwise be wasted."—*Empire*, Nov. 30, 1888.

"There are now four co-operative Building Societies doing good service in Toronto. At every monthly meeting of these Societies hundreds of workmen, clerks, merchants and others pay in their dollar on each share subscribed, and although the fee is undoubtedly small and the payment scarcely felt, the aggregate of saving is large. At this month's meeting the accumulation was as follows:—

| | |
|-------------------------------|-----------|
| The Homestead Society..... | \$3379 00 |
| The Arcanum Society..... | 607 00 |
| The Royal Oak Society..... | 450 00 |
| The Workingmen's Society..... | 304 00 |
| Total saving..... | \$4680 00 |

From this it would appear that at least \$60,000 will be accumulated and available for members during the present year, a large portion of which would be wasted or imprudently spent had these Societies not been in existence.

The *World* would like to see fifty of these Societies in operation in Toronto before the year is out. There is ample room for a hundred. The co-operative Building Society is a most valuable institution, and citizens of Toronto cannot know too much about it. The Building Society encourages habits of thrift; it enables men of small means to own their own houses and save a good proportion of rent outlay; it gives its members a property interest in the locality and makes them better citizens.

Co-operative Building Societies are established institutions in many of the large cities in England and the United States. In Philadelphia hundreds of them are operation, and the annual accumulated savings are something enormous. The more of these Societies there are in Toronto the better it will be for the workman and the city."—*Toronto World*, May 18, 1889.

HE TALKED

He asked the same old question,
Which we always try to dodge—
Why it is that certain members
Are never seen at lodge?
He told how at an uptown lodge
The candidate was shocked;
Dropped down into our office chair,
And talked, and talked, and talked.

He told us how, in eighty-four,
The grand lodge ring was broke,
Refreshed up all the doings
Of Breckenridge and Hoke;
The question of reserve fund
He into Hades knocked,
Placed both his feet upon our desk,
And talked, and talked, and talked.

We hope that when he migrates
To that land of bliss above,
Where there is no editor's office,
And all is peace and love,
They'll put him in a vacant lot
Where angels never walk,
Let him stay there for a thousand years,
And talk, and talk, and talk.—Reporter

MEET OFTEN

One of the sources of pleasure and success in a society like ours lies in the frequent meeting and interchange of services and amenities on the part of its members. This is no vast business where one man manipulates its agencies and servants as he pleases; nor is it a huge monopoly controlled by an unfeeling and selfish board of managers, but a mutual association in which each member commits himself and his interests to each and every other member, believing that what is best for one is best for another and for the whole. Thus a common feeling and interest make it natural and right that there should be frequent meetings of the members. The Subordinate Circle provides for this in an eminently practical degree, and an opportunity is had for conversation and discussion on all the phases of our life and work. The profit likely to arise from such meetings will depend greatly on the officers of the Circle. If they are prepared to conduct matters along a definite line with a worthy object in view, the members will take a delight in coming together regularly. Let the singer bring the sweetest song and the reader his most interesting reading, the reciter and orator likewise can come, and each contributing to the work of the hour can make it an attractive season. A man was heard a few days ago to ask another, "What do you think of the Home Circle?" Is it likely to be successful?" And the answer was most decidedly in the affirmative. Now if the questioner had kept as closely allied with the regular meeting as he might have done, it would not have been necessary to ask such a question.

The publication of this paper will help to make the meetings more interesting, for we hope it may be made a medium of communication among the members. If official and other members will send in practical correspondence on the many subjects that may occur to them, a more lively interest will be created thereby.

Anyone who will take the trouble to do something for the great benefit he is reaping will not only have a full reward for his effort in the pleasure which it will give him to do good, but he will be brought so much closer to the real work of the Order, and feel the enthusiasm which our growth and go-a-head movements will inspire. Mutual benefits demand mutual sacrifices and mutual service, and herein lies the secret of the cheap rates and small outlay for the unquestionable benefits and liberal provisions which this Society is enabled to make. Thousands of dollars are paid out monthly to the afflicted and mourning, and our five thousand members find in this a worthy object for their ceaseless activities.

NO MAN who puts his hand to the plough and then turns back should be trusted with leadership in any enterprise.

"You make me tired," said the wheel to the blacksmith.

THERE'S many a slipper betwixt the bad boy and his mamma.

A BROOKLYN real estate agent advertises for sale "three houses with swell fronts." Probably this is the effect of the late heavy rains.

IT is quite right for women to reform their dress. Dress, with the aid of cotton wadding, has been re-forming women for many years.

QUESTIONABLE men—school teachers.

THE blacksmith welds iron with sealing whacks.

A YOUNG man who was arrested for attempted suicide by jumping into the river has been "baled out by his friends."

Gus (pathetically): How I do suffer with hay fever! I'm almost dead. Jack (heartlessly): Never mind. Sneezy death.

OUR Double-action language.—Mr. Fleschman: Hello, Cholly, what's up? Training for a race? Cholly: No; racing for a train.

IT is to be deeply regretted that the Prohibitionists have so far ignored their principles as to nominate a full State ticket.

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These Salts are taken from this wonderful little Lake in Spokane County, Washington Territory, U.S., and through a process of evaporation can be kept in any climate and for any length of time. They are warranted to be free from any drug or admixture whatsoever, and are most wonderful in their Curative Properties. For ages the Indians have resorted to this Lake to drink of its water.

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If you are suffering from **Rheumatism, Paralysis, Dyspepsia, Headache, Kidney Trouble of any kind, Sprains, Varicose Veins, any kind of Skin Diseases, Catarrh, or General Debility**, don't fail to procure MEDICAL LAKE REMEDIES from the reliable agent,

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For Coughs, Colds, and HOARSENESS, take GARTON'S LUNG BALSAM. For Bronchitis, acute and chronic, take GARTON'S BRONCHITIS REMEDY, which is worth its weight in gold for Asthma, Laryngitis and Whooping Cough.

If you would be free from Worms of any kind take Garton's Safe and Sure **Worm Syrup and Powders**, which are positive Worm Destroyers.

Why do you suffer with that miserable Toothache when you can find instantaneous relief by taking **Garton's Magical Toothache Drops**.

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MEDICAL LAKE TOILET SOAP

Ladies, Infants and Young Children. Antiseptic and Healing.
25 Cents per Cake, or 3 Cakes for 65c.

Buy the **Olive Oil Pomade Soap** - -

Buy the **Leader Brand Laundry Soap**

Enclose 7 cents in stamps, stating your ailment, and receive by return mail Circulars with full instructions for treatment, from the reliable Agent,

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Etc. It purifies and eradicates from the
Blood all poisonous humors, from a com-
mon Pimple to the worst Scrofulous
Sore.

Read what Mrs. Jennie Moore says of my
treatment for CATARRH
TORONTO, ONT., Oct. 10, 1889

Dr. COOKE,
Dear Sir,
Of course you are like all doctors, want
to know how your patients are getting along. I can
say that my health has not been so good for thirty
years as at the present time. My CATARRH is en-
tirely cured and my hearing has been restored to me.
Your treatment has been worth hundreds of dollars to
me. I can recommend it to all who are afflicted with
CATARRH, DRYPNESS, OR PAINS IN THE HEAD
OR EYES. The public can be very grateful for such
a wonderful discovery.

Yours respectfully,
JES. JENNIE MOORE.
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Meets in OCCIDENT HALL, Queen Street West,
Fourth Monday in each month. Visiting members
fraternally welcomed.
FRANK BAILEY, Leader,
H. J. WAY, Secretary, 41 Melbourne Ave.
216 Bathurst St.

TORONTO HOME CIRCLE NO. 12
Meets in OCCIDENT HALL, Queen Street West,
Second Thursday in each month. Visiting members
fraternally welcomed.
THOS. TATE, Leader,
JOHN ATKINSON, Sec'y, 60 Shaw Street
131 Farley Ave.

TORONTO CIRCLE, No. 30
Meets in BROWNLOW'S HALL, Cor. Yonge and
Gerard Sts., the Third Monday in each month.
Visiting members fraternally welcomed.
T. W. BARBER, Leader,
A. McMORRIS, Secretary, 39-4 Yonge Street
352 Givon Street

TORONTO CIRCLE, No. 37
Meets in SHAFTESBURY HALL, the Third
Friday of each month. Visiting members fraternally
welcomed.
E. DE LAHOQUE, Leader,
MRS. E. A. GREEN, Sec'y, 19 Dorset Street
125 Berkeley Street

TORONTO CIRCLE, No. 57
Meets TEMPERANCE HALL, cor. Spadina and
Farley Ave., Second and Fourth Friday in each
month. Visiting members fraternally welcomed.
J. N. DAVEN, Leader,
E. ROSEVAY, Secretary, 23 Bellevue Ave.
35 Phaebe Street.

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