

Home Circle Leader

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ARE WE FRATERNAL?

WRITTEN FOR THE K. OF H. REPORTER BY WM. H. BARNES,
 P. G. D. OF CALIFORNIA.

It is the flippant assertion of those who would injure the progress of great brotherhoods like ours that "there is no fraternity about them, and that the name of fraternity is only used in order that certain local and State laws which are applied to business corporations may be evaded."

And so constantly and persistently are the changes rung upon this assertion, and so perseveringly and maliciously made, that like the quack nostrums and so-called remedies of the day, from constant advertising, even quite a number of decent sensible people involuntarily absorb the idea and begin to believe in it.

It is one thing to make an assertion, and another to prove it, and I deem it really necessary often to refer to even the most absurd accusations, for the reason that there is a class of people who, seeing even an absurdity pass unchallenged, take for granted that there is no refutation of it.

What is the difference between a fraternal organization like the Knights of Honor, which promises to pay a benefit of \$2,000 at the death of a member, and a regular insurance company which issues a policy to a customer for the same amount?

One is a "fraternal" and the other a "business" institution. Where does the "fraternity" come in?

First, in a pecuniary sense, the officers and members of the Order acting as canvassers, agents, and officers without compensation, or salary, save to the member and his family the increased amount of money which corporations must necessarily charge to pay gentlemen to attend to this business.

I was never more impressed with this idea than, when a few days ago, I was sitting in the dining-room of the American House, at Boston, Mass. At the table was Supreme Dictator Savage and Supreme Master Wilson of the A.O.U.W. These two brethren are the head officials of two Orders with membership aggregating 380,000 men, carrying beneficiary certificates amounting to \$760,000,000. Had they been at the head of insurance companies carrying half this amount, \$100,000 annually for salaries would not have been thought extravagant, nor would it be; and yet what salaries do Bros. Savage and Wilson receive? None! A trifling appropriation is annually made to cover travelling, clerical, and actual expense, but nothing more!

Where is the "business" profit to them in their service? There is none.

What motive or principle actuates these talented and eminent gentlemen to give their time and talent?

There is but one true and honest answer, *Fraternity*; the desire to benefit their fellow-men, to protect and provide for the future widows and orphans of our republic!

Nor was this all, during the session of the Supreme Lodge there was gathered together one hundred men, each of whom had given years of his life to the advancement of the Order's mission—picked men from every State and territory in the Union, men whose talent, ability, and energy were recognized by their jurisdictions, otherwise they would not have been there as supreme representatives.

How much money has been paid to these men as salaries and compensation for the hundreds of year's labor they have given?

Not a single Dollar!

Where then the cause of all this labor? Clear and distinct, as the sound of the great bell of Moscow breaking the silence of midnight, comes the answer, and the only answer:

"Fraternity!"

Go down into the thousands of subordinate lodges; see the tens of thousands of officers and members at work serving on committees, visiting the sick, the widow, the orphan, burying the dead, procuring the beneficiary moneys for the loved ones of the departed brother free of expense, without reward, pecuniarily, or the hope thereof; contributing often of their own means to keep a sick or unfortunate brother in good standing; helping and aiding the stranger brother in their midst; sending tangible comfort and assistance to the home where misfortune or disease has caused the regular income of the bread-winner to cease, and the weekly revenue of the laborers to be withdrawn. Do business organizations do these things?

What cause implies and makes these ministrations a loving duty to the Orders?

Again that sacred word must be uttered—*Fraternity*.

"Business" organizations are enterprises in which men invest their capital for the purposes of profit, and receive interest or dividends *themselves* from their investments; in which pecuniary profit and monetary reward is expected and intended to be received by the parties or investors organizing and belonging to the company or association. These, in themselves, and from a "business" standpoint, are perfectly allowable and entirely legitimate, but are not applicable to the Knights of Honor and kindred legitimate Orders.

For the reason that being "fraternal" they are *not intended for profit to those who originated or belong to them*: no interest, dividend, or other pecuniary payment can be made to the members thereof; the only monetary feature is the payment at the death of a member to the dear ones of his household. Therefore said member, during his life, pays his money, and gives his labor, not from a business standpoint, in order that he may be personally benefitted, but from a grand, fraternal position, in order that when his life work is done, his widow and orphans shall be cared for and protected.

A business corporation must collect money for four purposes, viz.:

1. Actual death loss.
2. Expenses.
3. Dividends.
4. Reserve Fund.

A fraternal order levies assessments only for one purpose—actual death loss.

There are general expenses for maintaining the order, the same as are paid by Masons, Odd Fellows, etc., but these come out of a general fund raised by the dues willingly paid by the members for their subordinate lodge privileges, which are no higher than in the orders having no beneficiary certificates.

Have I made plain the difference between a fraternal and a business association? I trust so, and that your readers will join with me in answering the question with which I head this article, by saying:

WE ARE FRATERNAL!—K. of H. Reporter.

The Committee arranging for general attendance of members of the Order at Divine Worship, have appointed the third Thursday in September as the day to be observed. The place of meeting will be advertised in one or more of the City papers as soon as arrangements are made. It is hoped that every member of the Order in the City will be able to be in attendance and to bring their families with them.

THE man who keeps still when he hasn't anything to say is a public benefactor.—*Somerville Journal*.

OUR VISITORS

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

Rev. Samuel Cunningham, Supreme Marshal, Waterford; B. Hoover, Leader Markham Circle, No. 83; E. H. Caddy, Leader London Circle, No. 48; Bro. R. Moyer, Norwich, No. 75; Bro. J. M. Torrance, East Toronto; Bro. L. G. Mathews, M. Y. Keating, St. Catharines; E. B. Snively, Financial Secretary, Oil Springs; W. Jenkins, Unionville; W. H. Godwin, P. L., Circle No. 105, Kingston; A. A. Colthurst International Bridge, No. 112.

Bro. F. N. Raines, M. A., Uxbridge, of the Supreme Committee on Laws, called at the Supreme Secretary's office during the month.

Bro. John Askew, Leader, Circle No. 130, Oil Springs, called at the Supreme Secretary's office while in the city attending Grand Lodge of Oddfellows.

Dr. R. J. OUGH, Supreme Vice-Leader, Millbrook, called at the Supreme Secretary's Office. We learn that the Doctor has disposed of his Drug Store and practice in Millbrook. The Doctor may decide to make Toronto his home in the near future.

THE ADVANCING AGE FALLACY

Extracts from an Address delivered by the late Alexander Gardner of Washington, D.C., before the Fifth Annual Convention of Mutual Benefit Societies in 1880.

In my investigation of the mortality tables with reference to their application to an ordinary, everyday working association, I was amazed at the slow increase of the maximum average age of an association, and consequently, the slow increase of the maximum death rate. Taking the experience of a century, I found that the death rate of associations that had existed one hundred years was not even so high in the past year as in any of the first ten years of their existence. I find that the death rate of the Mutual of New York was last year 1/24, although it has existed as a company for thirty-five years.

This idea of the age of the membership increasing rapidly, with its consequent increasing mortality rate, has been a common and favorite form of argument used by the opponents of the assessment plan associations; but to Mr. Welch, I believe, belongs the honor of the discovery that it will increase in geometrical ratio. It seems never to have entered into the minds of these skilled mathematicians and actuaries that, like a community or country, there is a time and age beyond which the total years of an association will never increase.

It will then have attained its maximum average age and, consequently, its maximum average mortality rate. To determine this does not require a vast amount of algebraical or mathematical skill. The four ground rules, and not much of them, will do, for whenever the total number of years of those who fall out of an association equals the total number of those who have grown older who remained in the association, together with the total number of years of those who come into it, you have arrived at a point where the average age will remain stationary.

Let me illustrate by taking an association of 1,000 members, at age of 30 years, and that between deaths and lapses 100 members drop out annually, and the lost members are replaced by 100 new ones at the age of 30 years. At what age will the association have reached its maximum average age? We take in 100 members at age 30, representing 3,000 years. The 900 remaining members have become each one year older, representing 900 years, which, added to the 3,000 years of the 100 new members gives a total of 3,900 years. Deduct from the 3,900 years 3,000 years for the 100 members who fall out under 31 years of age, and you will have 900 years to add to the total years of the association. Go on repeating this process and the average age of the association will gradually increase till you reach 39 years. At 39 years of age 100 members

will represent 3,900 years, and you can go on till Gabriel blows his horn adding 3,900 and deducting 3,900, but the average age of the association will never grow any older.

For simplicity of illustration 10 per cent. has been assumed as the number dropping out. It makes no difference, however, what per cent. is taken; the result will be similar. Take 2 1/2 per cent.: 25 members at 30 years gives 750 years; 975 members one year older makes 975 years, which, added to the 750, gives 1725 years; 25 members at age 69 years give 1725 years. When, therefore, an association on a basis of 2 1/2 per cent. forfeiture, reaches the average age of 69, it has arrived at its maximum average age, and will never become any older.

Instead of 2 1/2 per cent., take 5 per cent.: 50 members at 30 years of age give 1,500 years; the 950 members who have grown each one year older give 950 years; 950 years added to the 1,500 years of the 50 new members give 2,450 years; 50 members at 49 years give 2,450. The one equals the other, so that an association on a basis of a 5 per cent. forfeiture will, when its members average 49 years, have reached its maximum average age, and can never grow any older.

We have already seen that on a 10 per cent. basis, when the members average 39 years it had reached the maximum average age, and could never grow any older.

On a basis of 20 per cent. dropping out to be replaced as before with 200 members at age 30, will give 6,000 years. The 800 remaining members growing each one year older give 800 years, which added to the 6,000, give 6,800. 200 members dropping out at 34 years give 6,800. The one equals the other, and the average age of the association can never grow any older than 34 years.

Take it at 25 per cent., 250 members at age 30 give 7,500 years; the 750 members who have each grown one year older, give 750 years, which, added to the 7,500, give 8,250; 250 members at age 33 give 8,250. The one equals the other, and the average of the association must remain at 33 years.

And last of all let us test it at 33 1/3 per cent. 333 members at 30 years of age give 9,990 years; the 667 remaining members, who have each grown one year older, give 667 years, which, added to the 9,990 years gives 10,657 years; 333 members at 32 years of age give 10,656, so that for all practical purposes, the maximum average age of the association would be 32 years—and for the purpose of demonstrating what I have now been telling you, I have prepared a table on the 33 1/3 basis.

The percentage has been adopted for two reasons: First, because it takes fewer figures to illustrate the principle, and, second, because the experience of the Mutual Life of New York shows that in a period of thirty years and eleven months it insured 101,967 lives, and lost from death 2,385, from lapse and surrender 27,984, making a total of 33,279, at the rate of 32.64 per cent. As the record of the Mutual of New York for business tact and capacity is quite as good as any other company, its experience may be taken as a fair type of all the others.

In the table I have assumed that 1,000 individuals at age of 30 form an association. I then assume that, between lapse and death, 333, or one-third, fall out during the first year, and their places are filled by 333 at age 30. In the second year I assume that 222, or one-third of the 667 fall out, and 111, or one-third of the 333 also fall out, and that the loss is made up by 333 new members, at age 30 years. In the third year I assume that 148, or one-third of the 445 fall out, and that 74, or one-third of 222 fall out, and that 111, or one-third of the 333 also fall out, and that the loss is made good by 333 new members at 30 years of age, and so on.

Here then, we have a table on the 33 1/3 per cent. basis which clearly demonstrates that it takes seventeen years to reach a point where the association will not become any older, and that, although the association has been in existence seventeen years, the average age of the members has only increased two years. If, instead of 33 1/3 per cent. basis, we take the 10 per cent. basis, we will find that not until the association has been seventy years in existence will it have reached its maximum age, and then the average age of its members will be only 39 years, with a death expectation in strict accordance with what the mortality tables call for.

CHAT BY THE WAY

GUARANTEED circulation, 6,000.

THE net increase of membership in the A.O.U.W. for the year 1890, was 15,298.

GEORGETOWN Circle, No. 61, initiated two candidates at their last regular meeting.

WILSONVILLE, No. 119, and Kleinburg, No. 134, initiated three candidates each in July.

THE average death rate of the entire Order of the A.O.U.W. last year was 9.13 per 1,000.

DURING the month of August A.O.U.W., Ontario jurisdiction, issued Call No. 11 for the year 1890.

SUPREME Leader, Rev. John Key, of Brantford, will visit Montreal in September, on business connected with Church matters.

BRO. Robt. H. Kemp has been appointed Financial Secretary of Circle No. 14, Grimsby, in place of Bro. John C. Palmer, resigned.

BRO. W. W. Hobson, Leader Toronto Circle, No. 98, paid the Supreme Secretary a social call upon his return from a visit to England.

MEMBER'S Receipt Books last six years, receipts always to be found, convenient for reference. Can be carried in vest pocket. See advt.

QUARTERLY DUES for the three months ending December 31st, are due and payable to the Financial Secretary on or before October 1st.

THE Supreme Leader, Rev. John Kay, preached a sermon to the members of Sheffield Circle, No. 104, August 10th. There was a large attendance.

WHY should I insure? Because, according to the most reliable statistics, not more than three men out of a hundred leave their families a competency, and I wish to be one of three.

THE member who allows himself to become suspended hazards \$3,000 of his wife's money against one or two dollars of his own. How does he know that he will live long enough in good health to be reinstated.

WHEATLEY Circle, No. 128, suffered considerable loss through the late fire in that place, which destroyed their Lodge Room. We regret to learn that Bro. C. L. Lightfoot, one of the Officers of the Circle, suffered the loss of his life.

THE New York Insurance Company gave, according to the December, 1888, bulletin, three dollars for one dollar, to all who died in that month. If an insurance company can do that, what cannot be done by the fraternal co-operative plan?

THE Basket Picnic of Home Circle No. 19, held at Toronto Island, on Saturday afternoon, August 9th, proved a very enjoyable affair. A large number of members of the Order were present. The tables for Lunch were presided over by Sisters Wrigley and Dibb. Among those present we noted Mrs. Emma Groom, Dr. Pepler, Mr. and Mrs. Saml. Dibb, Miss Dibb, Mr. and Mrs. Hall, Miss Wrigley, Mr. and Mrs. A. E. Cameron, Mr. and Mrs. Tilly, Miss Tilly, Mr. and Mrs. Hill, Mr. and Mrs. Vandeburg, Mr. and Mrs. Quarty, Mr. and Mrs. Kendall, Mrs. Edwards, Messrs. Barnett, Marples, Beaumont, Rushbrook, Lawrence, Carroll, J. G. Howorth, and others. There was a bountiful supply of edibles, the weather was all that could be desired, and from the reports supplied by our scribe, we have no hesitation in saying that the "outing" of Toronto, No. 19, was one of the most pleasant and enjoyable affairs of the year 1890.

A FEW years ago the adherents of the old-line insurance companies were predicting an early decadence of the fraternal beneficiary societies. Now the latter are wondering how long the old-liners can stand the effect of the inroads upon their business by the fraternal orders. Some are free to confess that the time will come when all the old-line companies will be forced to retire from business entirely.

It seems utterly impossible for them to withstand the pressure that is being forced upon them by constantly decreasing business. The eyes of the people have been opened, and they will no longer submit to the high premiums demanded by the old-liners. The plans and principles of assessment societies are recognized as being most equitable and more in keeping with the modern notions of the people. They want protection, they want insurance, and they will have it, but they view the problem in a far different light than before it was solved by that grand old philanthropist, John Jordan Upchurch.—*Our Society Journal*.

DELHI, JULY 29th, 1890.

To the Editor of the LEADER.

DEAR SIR AND BROTHER.—We have a thriving Circle here of thirty-four members, and several others are seeking admission. Every member seems well pleased with the Order, and especially with the low rate of assessment during the epidemic we have just passed through. A point of difference arose at our last meeting, regarding the constitutional way of paying the per capita tax to the Supreme Circle, and I would thank you to settle the matter through the columns of the next issue of the LEADER.

Our Circle is in the habit of assessing each member for this tax, in addition to the Quarterly dues, without by-law to that effect, and as a direct tax upon the members. Is this constitutional? If a member refuses to pay this can he be deprived of any of the privileges of the Order?

Fraternally yours,

SIMON HICKS.

[As the Supreme Leader has not ruled on the question of Bro. Hicks perhaps he will do so.—Ed.]

A NEW CIRCLE

A Circle of the Order has been instituted at Scotland, No. 136, with the following first Officers:—

Rev. J. B. Moore, P.L.; William Nurich, L.; Mrs. J. Nurich, V.L.; John Hoffman, Sec.; Frank Smith, Treas.; W. M. Smith, Fin.-Sec.; Mrs. W. M. Smith, C.; Mrs. Frank Smith, M.; Mrs. Maria Hoffman, W.; William McEwen, G.; H. Duckworth, Sen.

BENEFICIARIES SPEAK

To the Officers and Members of Toronto Circle, No. 5:

Allow me to extend to you my sincere gratitude for your kindness to me in a time of aggravement. I also desire to recognize the receipt of your cheque for \$2,000, being the amount due at the time of my late husband's demise, which I received within one week of the official death notice.

Respectfully,

TORONTO, AUG. 5, 1890

MARY DENNING.

WILLING TO LET IT DROP

An old negro in Albany was brought up on a charge of stealing, and tried in the Superior Court during Judge Wright's time.

The case was presented to the court by a prominent young attorney, the solicitor, and the negro was ordered to stand up.

"Have you a lawyer?" asked the court.

"Naw, sah."

"Are you able to employ one?"

"Naw, sah."

"Do you want a lawyer to defend your case?"

"Not pertickler, sah."

"Well, what do you propose to do about the case?"

"We-ll-ll," with a yawn, as if wearied of the thing, "I'm willin' ter drap de case, s'far as I'm consarned."

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NOTICE.

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TORONTO, SEPTEMBER, 1890.

EDITORIAL.

INSURANCE'S LAPSES

The *Globe* of August 4 contains the following statement regarding a somewhat serious condition of a large number of the Insurance Companies:

"Insurance men can no doubt tell us how it comes that there has occurred such an enormous falling in of lapsed life policies lately. The older companies, like the Canada Life, Confederation, North American, etc., have come out fairly well, but in the case of three others, the net amount of whose insurance was nearly ten millions, the percentage of lapse and surrender last year averaged over 30 per cent. of the whole. Altogether the amount of lapsed policies in 1889 exceeded that of the previous year by the large sum of \$1,700,000. An agent says in an advertising circular that we must fall back on the hypothesis that policy-holders in the weaker concerns have been transferring their policies to the strong companies. That might account for it in part, but one is disposed to think that the hard times and consequent poverty of insurers has been a factor."

The hypothesis may be correct or it may not be. It is possible that in some cases "the policy-holders in the weaker concerns" may "have been transferring their policies to the stronger companies," and thus the "Canada Life," "Confederation" and "North American" are benefited by an increase of business at the expense of their confreres, and by so doing the number of lapses is accounted for, and in a measure, we suppose, atoned for.

Did it ever occur to the gentlemen that possibly some of those in the lapse list preferred to drop their contract and take their straight line life in one of the Beneficiary Societies now doing such a flourishing business in Canada? It would not be unreasonable to suppose that some might prefer to stand with a Brotherhood Society, in which each is a partner to help the rest, and to share in the benefit, rather than stand alone in a Company, one of the principles of which is to make a good profit out of the premium charged.

These lapses, no doubt, have resulted in heavy losses to the policy-holders, inasmuch as they were compelled to pay in premiums sums largely in excess of the cost to the companies for carrying the risks, and so these lapsed ones are the parties who should mourn. If the usually well understood rule be correct that the lapses are a source of income and advantage to the said Companies, there should be no particular dissatisfaction with them. If 10 per cent. of lapses produce a desirable condition to the management, 30 per cent should be even more so, and if 30, why not 50? If the law of insurance lapses is the important consideration in the profits of a Company that the reports would show, then

no one need have any anxiety for "the weaker concerns," for in the course of time their very losses will make them stronger. One cannot help feeling how very absurd it is that patrons of Insurance Companies will continue paying, in premiums, so much more than necessary to carry their risk, as to leave, by their lapses, large sums in the hands of the Company, for which the said Company has no risk at all. For instance, take the case of a Company that charges \$24.00 annually for \$1,000. The actual cost of carrying the risk is say \$7, and at the end of the first year, or within three months after paying said \$24 premium, the insured makes up his mind to pay no more, or in the other words, to let it lapse. The cost of that year's risk to the Company has been about \$7, and the amount carried to the credit of the lapse is the difference between the cost, \$7.00 and the \$24 actually received, or \$17, the profit the Company has made in one year from this one lapse. Assuming that the policy-holder carries on his part of the contract for ten years, he has paid \$240.00, and the actual cost to the Company has been \$70.00, leaving the Company in possession of \$170.00, and no further risk on account of said lapsed policy.

If the party had been in a reliable Beneficiary Society, and he had grown tired of the actual cost of his insurance, he could not have saved himself anything by going out, for he could find no cheaper place from which to get such a benefit, and it would not have been any advantage to the Society to have him lapse. There was mutual effort and expense, while the benefit was secure, there is no loss to either party when the obligations are dissolved. We mean there is no financial loss. There is always a loss experienced when a member of good character and respectable standing allows himself to drop from the ranks of a Beneficiary Order. The social and generally helpful stimulus to all parties, arising out of a well regulated Society is valuable, and so far as this is broken there is a loss experienced. We admit it is difficult to estimate its value, and so we are always anxious to keep all our members in their places, in good financial and social standing.

It will not pay anyone in the Canadian Home Circle to drop out of the ranks. The small sacrifices necessary to keep up the membership should always be considered among the necessary expenses of life, and one should as well think of going with less food or less clothing as to think of allowing this provision to drop. The more this matter is considered, perhaps the more it will be found that the Insurance Lapses are going to the Societies above referred to, and so note it be.

OFFENDED!

The July number of the *Independent Forester*, official organ of the Independent Order of Foresters, has come to hand, containing very many unmistakable evidences of great displeasure over our article on the attack of the *Monetary Times* upon them.

We may say, at the outset, that we had no idea of being offensive to our brethren of the I. O. of Foresters, or of saying one disrespectful word regarding them as a Fraternal Society. Our references were entirely to their financial plans; and, assuming the correctness of the *Monetary Times* regarding the eating away of their recently collected surplus to keep assessments down, simply called attention to the awkward position of a Beneficiary Society so situated. In fact we ventured to say that the true Beneficiary assessment plan and that of the insurance financial plan could not be made to work successfully together any more than oil and water could be made to amalgamate to advantage.

The statement which seems to have given special offence, and to have called forth our brother's elegant references to skunks and buzzards, viz.: "we cannot say that we have much sympathy with the I. O. of Foresters," contains only a part of the sentence we used, and is not a correct construction of our words; but in our article, which the *Forester* does us the fairness to publish in full, it will be seen that the reference was wholly to the financial plans of the Order, and not in any sense to their fraternal work.

With the latter we have the truest sympathy, and are always ready with a brother's hand and a brother's good will. Our deep regret, which should have been expressed in our article, at which offence has been taken, was, and is, that the *Monetary Times* should

find any ground at all, in a Beneficiary Society, for such a statement as it made. To have such a financial condition as admits of the attack is, as we see it, an injustice to, and a misrepresentation of all purely Benevolent Societies.

It is probably the result of some novice in figures, who so far weakens in his adherence to the true principle of co-operative provision that he yields to the supposed necessity for a Reserve Fund, and thus gives up a portion of the argument to the *Monetary Times* and its insurance patrons.

Some of the forms of speech in our hurriedly written article may not have been as carefully worded as we could desire, and have evidently provoked the ire of our respected *frater*, who has indulged in a few choice selections which we have no desire to reproduce or imitate, and which he no doubt by this time honestly regrets.

In so far as any of our remarks may have been, from any reasonable construction of them, offensive, we very much regret using them, as they were not so intended.

With the financial plan of the I. O. of F. the Order of Canadian Home Circles can have nothing in common, and if our friends will dabble in insurance finance they must not be too sensitive when a little sober criticism is applied to them. With their care for the sick and the dying, their interest in the widow and the orphan, and their numberless ministries of brotherly sympathy, we have a close affinity. The same may be said likewise of the financial aid that comes in the form of the Death Benefit. Our contention is merely that we do not approve of the way it is provided. We know this is none of our business. The I. O. of F. must do as they like. If they want a Reserve Fund and are willing to put their hands in their pockets to pay that much more than is necessary to carry their risk, it is their own affair, but they must not expect us to be quite so submissive as to fear to criticise the plan.

By the unhappy allusion to the buzzard the *Forester* has suggested a condition for his own Order which we never thought of, nor do we even now accept the sequence.

Unfortunately figures of speech are dangerous things to handle. They often cut deeper than we think, and in ways we do not intend, and like edged tools, should only be handled by those who understand their full use.

We can assure our friend that we have no ill will, nor have we any jealousy at the numerical progress of the I. O. of F. We rejoice in it. At the same time we do not hesitate to say that if they have collected \$204,814.00 of a Reserve they have taken from their people much more than was necessary for beneficiary purposes, and will, after a while, probably find more difficulty than they think in the management of it so as to satisfy themselves. Like the fifth wheel in a wagon, it is neither ornamental nor useful.

SEPTENNIAL BENEFIT

A Septennial Benefit such as is provided for in the newly formed Society of that name should be a good thing, for such persons as can make the required payments. That it will cost more than a mortuary benefit, in fact considerably more, we are prepared to admit. To our mind the provision is so entirely different in its object, and the manner of reaching it, that there seems to us very little in common excepting in the fact that a monetary provision is made for the distant future. In the case of the Septennial Association it cannot come in less than seven years, and will not wait longer, excepting in the small amount that may reach the member as sick benefit; in the Home Circle the whole sum of \$1,000 may reach its destination and render its help in a few weeks after membership has been obtained, or it may not come for several Septennial terms. These therefore look so very much like the complement of each other that they can never, in any case, be considered rival institutions. The one seems naturally to lead to a desire for the other. The feeling created by a wise provision for mortuary necessities, prompts a desire to make provision, if possible, for some life payment, so that while the bread winner may take delight in providing for the loved dependents, he may also, if he can, put away a little at a time, to come back to him when his advancing years and needs may make it a great blessing to have such

a help. This fact is that, although having respect to the meeting of similar needs, the two are, after all, wholly distinct.

The sick provision of the Septennial is only a loan on interest, while that of the Home Circle is a definite sum given, and any mortuary payment of the former is only a kind of Funeral Benefit, and that not a very large one. These are, in the Septennial, only subsidiary, and not primary. In the Home Circle they are primary and essential.

If ever a couple of institutions designed to cultivate a habit of saving and economy in the present expenses of life, in view of providing for times of future need, were so framed as to work together in harmony, and at the same time to promote each others growth, it is these two Societies. There are some people who can only see with one eye, and others have their eyes focussed for only one range of vision, and can only see clearly one thing at a time, and some of these people may think they see in these Orders rival interests and rival claims. It may be that our eyes, not being exactly focussed the same, do not see at a sufficiently long range, but we confess that the look we get is like that of twin brothers in a family, or the two hands of a man, both open to do good to the common head, heart and home, though they do it from opposite sides of the man. We confess to a slight disapproval of the Septennial circulars in making a comparison of the Order with either the A. O. U. W. or the C. H. C. for, as we see it, there is no room for a fair comparison. The former uses loans, percentages of income, and assessments. The latter assessments only.

We believe the Septennial can be managed in the way it proposes, and so give a certain amount at a minimum cost for an endowment, but as a matter of course, at a cost greatly in advance of that needed for a mortuary benefit as provided for by the Home Circle.

The poor man who can pay six or ten dollars a year, may provide, at the minimum cost of the Home Circle, without any reserves, for a death benefit of \$1,000, while the man who wants that much money in seven years must pay at least \$40 per year, or \$280 for the whole term. Now, hundreds of people can and should take the Home Circle provision, who cannot afford the larger sum for a Life Benefit. Yet we see no reason why those who desire and can pay for the latter should not have it, and that by a Canadian Society managed by our own people. No one takes stronger grounds against the necessity of reserves and investments, interests and the like, for our Home Circle income, than the Supreme Leader of the Home Circle; but even he sees the necessity of a strong and well managed Reserve for the Septennial Society. The Home Circle is a purely mutual, brotherhood Society, where no payment is made unless needed, while the Septennial is a Society where, at a given time, the money must be paid whether needed by the recipient or not.

In short the Home Circle is a mutual insurance Society of the purest and best kind, while the Septennial is a monetary concern for securing endowments and loans, for which payment is made at the cheapest rates consistent with the benefits received. The former is fast becoming one of our strongest and most popular Beneficiary Societies. Its age and experience are bringing it to a solidity and certainty that are promoting its popularity every day. The latter is only new and contains many features to which we are yet quite unaccustomed, and doubtless our people will take time to examine them. There will probably be changes yet made in some minor matters that will make its provisions better understood and then it is hoped that it will become as popular for the Life Benefit as the Home Circle is for its noble provisions for the room of sickness and the time of death.

Life is a certainty,
Death is a doubt;
Some men are dead
Though walking about.

MAMMA—I wonder what shall we call the baby.
Johnny—I don't think we'd better call him any of the names papa called him last night when he was crying. He mightn't like it when he grewed up.

VALUE OF MEMBERSHIP

Why we should highly value our insurance now. Influence of La Grippe. Thoughtful words from *The Fidelity Journal*.

From her chamber in "Florence, the city of flowers, and the Flower of cities," Mrs. Browning sent out these lines, which will be quoted by sad hearts while the world endures:

"Leaves have their time to fall,

And flowers to wither at the North Wind's breath

And stars to set;—but all,

Thou hast all seasons for thine own, O Death!"

But while forced to admit the truth of her words, we shall do well to remember that there are seasons when the Grim Reaper is especially active, and seemingly bent on depopulating the globe. At such times, he calls to his aid fires, floods, famines, and pestilent diseases almost unknown before. The year 1890 will be memorable as an occasion when he resorted to the last named means, and used them with terrible success. Whether we call it the Russian influenza, the French "La Grippe," the American catarrhal fever, or what not, this strange disease has shown no mercy to high or low, but has hung the funeral crape on thousands of doors. Carefully gathered statistics show that the death rate for several months in the earlier part of the year was nearly one hundred per cent above the normal mortality for such period. It was felt everywhere; and almost universal was the joy with which people hailed the announcement that the epidemic was practically over.

That joy was well-timed, but was not altogether tempered with thoughtfulness. We should have remembered that we were likely to suffer from the more remote, as well as the immediate effects of the scourge, as we now are suffering, and undoubtedly shall be, for some time to come.

One effect of the disease has been to develop latent and unknown weaknesses on the part of those who thought themselves strong and well. Many a man who was supposed to be in perfect health has suddenly been stricken down with pneumonia or heart failure as the result of a light attack of "La Grippe," and has started us by his untimely death. Many another man who was somewhat frail has succumbed to the disease, when, had he been in full vigor, he might have recovered. Thus, out of the class who are not vigorous, whether they thought themselves so or not, numbers of people are dying from the effects of the disease, from which they thought they had substantially recovered. Undoubtedly, this will be the case hereafter, and thoughtful people will continue to look for a death rate somewhat higher than usual in the immediate future. We state these things, not to discourage any one, but to encourage all, and to set up lights in the pathway of duty and prudence.

How does all this bear upon the subject of life insurance? The answer is, "Most directly." Every man's insurance will cost him more in 1890 than it did in 1889, no matter in what company, or under what system he is insured. Let us not deceive ourselves here, or suffer others to blind us with sophisms. Whoever denies the general truth of this statement is either lamentably ignorant or wilfully untruthful—with this single exception, that the man who is insured in a stock company, which runs the business simply as a speculation, and in which no sane man ever ought to insure—will experience no change in the cost. If you are insured in an old line company, your dividends will, this year, be less than formerly; if you are basing your hopes on the unwarranted estimates held out to holders of tonine policies, you will find your expected profits sadly depleted for this year; and if you are in a post-mortem assessment company, you will find your assessments increasing either in number or in amount, or that your reserve deposited with the company is being used to help pay the increasing claims. A higher mortality means more deaths, and more deaths mean that we who survive must, somehow, pay more for our protection.

And it is right we should. When danger is imminent, protection is valuable; and when men are dying in numbers around us, then it is that protection should be most highly prized. If there were no prospect of our dying, none of us would need insurance, and we need it more and more just in proportion as the death-bell tolls more frequently in the land.

It follows from all this that if we are not now insured, we ought to be without delay, and that if we are insured, we should

make almost any sacrifice rather than allow our policies to lapse for non-payment. The worst enemy to our families is he who suggests that we cease paying our premiums at such times as these, for if protection to the family means anything, it has a double emphasis at the present hour.

It should be remembered, too, that abnormal death rate now does not, of necessity, imply its continuance ever after. It implies just the opposite. An editorial in some one of our newspapers recently called attention to this fact, and suggested that if the secondary effects of La Grippe were seen in the removal of large numbers of weakly persons during this year, as is the case, it was quite likely that the death rate in subsequent years would be less than the normal, because that class of people among whom death gains an easy victory would be much reduced in numbers. In other words, most of those who would succumb easily will have died, and the dread enemy will have harder work in the immediate future to find his usual quota of victims.—*Our Homes*.

ST. CATHARINES, Aug. 20, 1890.

To the Editor of the LEADER.

Permit me through the columns of your valuable paper to speak of a very agreeable day spent among the members of Toronto Circle, No. 98, at St. Catharines, on Civic Holiday, Aug. 18th.

An excursion comprising between 200 and 300 of the members of Toronto Circle, No. 98, and their friends, arrived at the G.T.R. Depot at 11.15 a.m. and were met by a delegation of St. Catharines Circle, No. 63, who accompanied them on the Electric Railway to Montebello Park, where wants of the inner man were amply provided for. At 2 p.m. the sports of the day commenced. A large programme of races, etc., for members and their families were hotly contested from the portly Bro. to the more delicate Sister. While the sports were going on Begy's quadrille band furnished music in the Pavilion for those who wished to "trip the light fantastic toe." Another attraction which drew a large number of visitors was the drawing for a magnificent Cruet. Too much praise cannot be given to the various Committees for their untiring zeal to make the undertaking a success. During the afternoon the officers and members of Circle No. 63 gave the officers and members of Circle No. 98 an invitation to visit their hall, which was accepted by about 50 members, and a very pleasant time was spent, speeches were made by the Leader, Vice-Leader, and Bros. Patterson and Stewart, of Toronto, No. 98, and Bros. Cumming and Smith, of St. Catharines, No. 63, and Keating, of St. Catharines, No. 102. After singing "Auld Lang Syne," and three hearty cheers for the prosperity of the Order, the delegates and friends proceeded to the depot, where friendly greetings were indulged in when the whistle from the iron horse warned them to bid *bon voyage*. The writer hopes to hear that at the next annual gathering there will be more co-operation and support from the members of other Circles, so that it will prove a financial success as well as a fraternal one.

PROGRESS.

GRIMSBY, AUG. 18, 1890.

To the Editor of the LEADER.

At the recent Convention at St. Catharines the proposal to substitute District representatives for direct Circle representation was unanimously voted down, and deservedly so.

Is it wise to be continually proposing changes in our already admirable Constitution? Would not any change, so radical in character, create an impression of instability? An Order only five years old, yet proposing to re-model its Constitution. Truly this is a libel on the founders of the Order. The A.O.U.W., with their large membership, do not find direct representatives from Lodges to their Provincial body too unwieldy.

Depend upon it, sir, direct representation of Circles at the Supreme body is a source of strength to the Order. The delegates return home with more exalted views of the Order, alive with zeal and enthusiasm imbibed from contact with brethren, and encouraged to work harder for the "Good of the Order."

Mark you, Mr. Editor, the general principles on which the Order was, and is founded, and by which the present members were induced to join, must be maintained intact.

The members have to foot the bill every time. They do not wish "to sell their birthright for a mess of pottage."

Yours in C. H. & U.

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E. A. FOWERS, Leader,
G. W. HAWKINS, Sec'y, Augustus Street
Barrett Street**BRANTFORD CIRCLE, No. 16**

Meets in FOWLER'S HALL, Commercial Building, on the Third Thursday in each month. A visiting members fraternally welcomed.

W. B. BENEY, Leader
W. E. KERE, Secretary**TORONTO HOME CIRCLE, No. 5**

Meets in OCCIDENT HALL, Queen Street West, Fourth Monday in each month. Visiting members fraternally welcomed.

A. GOURLEY, Leader,
H. J. WAY, Secretary, 148 Strachan Ave.
217 Bathurst St.**TORONTO HOME CIRCLE No. 12**

Meets in OCCIDENT HALL, Queen Street West, Second Thursday in each month. Visiting members fraternally welcomed.

MRS. CAMERON, Leader,
JOHN ATKINSON, Sec'y, 131 Palmerston Ave.
131 Farley Ave.**TORONTO CIRCLE, No. 19**

Meets in DOMINION HALL, Cor. Queen and Dundas Street, on the 11th and 25th of this month, and alternate Thursdays thereafter. Visiting members fraternally invited.

ROBT. KENDAL, Leader,
DAVID I. BARNETT, Sec'y, 18 Frankish Ave.
51 Denison Ave.**TORONTO CIRCLE, No. 29**

Meets in St. George's Hall, Cor. Queen and Berkeley Streets, the Last Thursday in each month. Visiting members fraternally welcomed.

JOSEPH HUNT, Leader,
F. HAMMER, Secretary, 14 Lorett Place
47 Cummer Street**TORONTO CIRCLE, No. 30**

Meets in BROWNLOW'S HALL, Cor. Yonge and Gerrard Sts., the Third Monday in each month. Visiting members fraternally welcomed.

T. D. LLWYD, Leader,
H. H. SLEIGH, Secretary, 55 Bay Street
95 Walton Street**TORONTO CIRCLE, No. 37**

Meets in SHAFERSBURY HALL, the Third Friday of each month. Visiting members fraternally welcomed.

H. W. BURNETT, Leader,
MRS. E. A. GREEN, Sec'y, 62 Isabella Street
185 Berkeley Street**TORONTO CIRCLE, No. 57**

Meets in TEMPERANCE HALL, cor. Spadina and Farley Ave., Second and Fourth Friday in each month. Visiting members fraternally welcomed.

A. H. BOLANDER, Leader,
J. H. RICHMOND, Sec'y, 680 Yonge St.
288 Bathurst Street.**TORONTO CIRCLE, No. 100**

Meets in CAMERON HALL, Cor. Queen and Cameron Sts., on the First and Third Thursday in each month. Visiting members fraternally welcomed.

G. DUTHIE, Jr., Leader,
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ORDER OF CANADIAN HOME CIRCLES

SUPREME SECRETARY'S OFFICE

TORONTO, SEPT. 1ST, 1890

To Subordinate Circles and Members of the Order of Canadian Home Circles:

Notice has been received at this office of the death, in good standing of the following members of the Order:-

Death No.	NAME	LOCATION	Circle No.	Initiated	Certificate No.	DIED	CAUSE	Amount Paid into Beneficiary Fund	Rate
97	Eliza Jane Kerslake	Hampton	9	Aug 27, 1880	5355	Aug. 13, 1890	Rupture of Blood Vessel	8 50	81,000
98	Annie Kilmer	Humberstone	23	Nov. 10, 1885	803	Aug. 17, 1890	Cholera Morbus	47 50	1,000
99	Henry Stone	Toronto	37	April 12, 1887	1079	Aug. 20, 1890	Cancer	131 25	3,000

DEATHS NO. 97 AND 98 PAID FROM SURPLUS.

The condition of the Supreme Treasury requires that Assessment No. 41 shall be called to the Supreme Secretary, and that individual members shall pay Assessment No. 42 on Death No. 99.

Your Treasurer will immediately forward to Supreme Secretary, Toronto, Assessment No. 41, that is, the amount of one Assessment for Beneficiary Fund, on all members of your Circle who were initiated on or before August 20th, including the amount was called.

Your Financial Secretary will proceed to collect another Advance Assessment from all members in good standing on August 20th, which amount, together with the advance assessments paid by those initiated between August 20th and the date on which the next assessment is called, will be Assessment No. 42.

Subordinate Circles must have Assessment No. 41 in the hands of the Supreme Secretary on or before Sept. 21st, 1890, and they will be recorded as suspended. Individual members must pay Assessment No. 42 to the Financial Secretary on or before Oct. 1st, 1890, or they will stand suspended by law from all benefits. All suspensions must be announced at next meeting of the Circle. The Supreme Secretary should be notified **WITHIN FIVE DAYS** of all suspensions and reinstatements. See Law 6, page 58, sub-section 6.

Remit only by Draft on Toronto, Post Office Money Order, or Express, and prepay all expenses of remittance.

This will be the first assessment notice received by some of the Circles, and the Financial Secretaries should number the first column on their Beneficiary Assessment Book No. 41, credit all included in this call with having paid Assessment No. 41, post these payments to the Beneficiary Assessment Book, issue notice for them to pay No. 42, and continue subsequent entries in numerical order.

This Assessment Notice will come to some Circles or Members who are delinquent, suspended or laboring under some disability. To all such Circles and Members this notice shall not be deemed as a waiver by the Supreme Circle, or as recognizing such Circle or Member until formally reinstated and all disabilities are removed.

Receipts on Beneficiary Assessment No. 40

Circle No.	Am't.	Circle No.	Am't.	Circle No.	Am't.	Circle No.	Am't.	Circle No.	Am't.	Circle No.	Am't.	Circle No.	Am't.
1	\$161 53	19	\$192 06	37	\$183 28	55	\$ 32 12	73	\$ 23 82	91	\$ 25 14	109	\$ 49 37
2	69 11	20	85 54	38	22 77			74	25 54	92	51 05	110	25 97
3	51 52	21	77 95	39	90 70	57	100 59	75	28 76	93	33 41	111	15 99
4	113 15	22	32 19	40	48 12	58	22 45	76	30 05	94	44 90	112	22 14
5	207 85	23	57 77	41	78 00	59	36 99	77	29 84	95	32 59	113	38 24
6	33 80	24	110 33	42	24 62	60	146 06	78	40 62	96	23 95	114	29 76
7	51 09	25	73 34	43	29 65	61	91 34	79	16 89	97	2 57	115	41 42
8	11 15	26	61 85	44	Suspended	62	54 81	80	21 75	98	2 24	116	20 05
9	54 96	27	68 86	45	59 54	63	329 75			99		117	25 14
10	56 93	28	24 56	46	42 52	64	18 69	82	45 90	100	81 14	118	25 15
11	67 49	29	Suspended	47	50 18	65	Suspended	83	40 70	101	45 44	119	14 85
12	71 79	30	57 94	48	25 52	66	32 83	84	98 92	102	57 83	120	22 62
13	65 49	31	23 70	49	38 49	67	82 47	85	40 50	103	35 60	121	23 97
14	54 64	32	88 75	50	58 90	68	33 86	86	33 86	104	43 44	122	23 28
15	37 85	33	59 67	51	38 26	69	39 88	87	38 64	105	33 57	123	27 50
16	69 96	34	118 83	52	30 49	70	Suspended	88	72 85	106	33 17	124	20 19
17	24 82	35	60 26	53	24 90	71	45 72	89	49 96	107	27 56	125	40 12
18	164 40	36	53 32	54	20 77	72	53 80	90	24 00	108	21 14	126	Suspended

Received on Assessment No. 40 \$ 6,538 97
 " on Previous Assessments 9 97
In Bank and Reserved for Delayed Claims 3,984 81
Total \$10,533 75

Cheque No.	Paid to	Location	Amount	On Account	Time elapsed from Death
2133	Angie M. Neff	Humberstone	500.00	Annie Kilmer	11 days
2134	Jacob Kilmer	Humberstone	500.00	Annie Kilmer	11 days
			\$1,000.00		
			Reserved for Beneficiary of Arch. Macpherson, - 1,000.00	Awaiting Guardianship Papers	
			Reserved for Beneficiary of Eliza J. Kerslake, - 1,000.00		
			Reserved for Beneficiary of Henry Stone, - 3,000.00		
			Current Bank Balance, - - - 4,533.75		
			\$10,533.75		

One death is unofficially reported, particulars of which have not been received.

Assessment No. 41 includes Circles Nos. 1 to 135, inclusive. There are now 136 Circles and about 5,400 members

A. J. PATTISON, Supreme Secretary

DISTRICT MEETINGS

THE FIRST DISTRICT CONVENTION HELD UNDER THE NEW RULE

The Order of Canadian Home Circles held the first meeting of district conventions under the resolution passed at the last session of the supreme body in the city of St. Catharines yesterday at 2 p.m. Dr. R. J. Ough, Supreme Vice-Leader, Millbrook, called the convention to order, and the meeting was opened with prayer by Rev. Canon W. T. Houston, of Niagara. The following were appointed a Committee on Credentials: George Tait, St. Catharines; M. P. McMaster, Niagara; S. J. Sidey, Welland.

The Committee reported the following duly accredited representatives and supreme officers in attendance: A. J. Pattison, Henry F. Perry, D. Dunlop, Toronto; P. M. Pattison, Waterford; S. A. Nelles, Dr. R. A. Alexander, S. Wismer, Grimsby; D. Gibson, A. R. Thompson, Merriton; John McLeod, R. Campbell, Thorold; G. W. Reed, Rev. J. W. Gribble, Port Dalhousie; John J. Bowden, Andrew Bilger, South Cayuga; J. Forrester, Enos Marr, J. W. Swazy, Winger; George Steward, R. J. Gracey, Wellandport; M. P. McMaster, Rev. Canon W. T. Houston, Niagara; W. T. House, H. Emrick, T. W. Atwood, International Bridge; T. J. Simmons, George Tait, W. Smith, M. Y. Keating, W. Black, W. S. Fletcher, John Lewin, St. Catharines.

The convention formed a permanent organization by the election of Mr. W. Smith, of St. Catharines, as Chairman, and Mr. M. Y. Keating as Secretary.

The Supreme Secretary, A. J. Pattison, of Toronto, stated briefly the general objects of the district meetings, after which very general discussion followed.

It was moved by John Lewin, of St. Catharines, seconded by Enos Marr, of Winger, "That in the opinion of this convention it is advisable to hold the annual district meetings, and that this resolution be sent on to the Supreme Circle." The motion was adopted.

A motion to recommend a change in the present representation to the Supreme Circle, so that those representatives would be elected by district meetings instead of from each Circle, as at present brought out a lengthy debate, being negatived by a vote of 25 to 2.

The convention proceeded to elect a Deputy Supreme Leader for St. Catharines District. Mr. John G. Cumming, of St. Catharines, was elected on the first ballot.

The supreme organizer, P. M. Pattison, of Waterford, exemplified the secret work of the Order, and the convention closed at 6:15 p.m. with prayer by Rev. Dean J. W. Gribble.—*The Empire*, Aug. 16th, 1890.

DISTRICT No. 3

The first annual meeting of representatives of Circles in Toronto District, No. 3, was held in Shaftesbury Hall, on Aug. 21st.

The meeting was called to order at 2 p.m., by Rev. John Kay, Supreme Leader.

Bros. David Dunlop and W. W. Hodgson were appointed Scrutineers.

The following representatives were in attendance:

John G. Cumming, Deputy Supreme Leader, St. Catharines; P. M. Pattison, Supreme Organizer, Waterford; James R. Roof, Supreme Solicitor, Toronto; A. J. Pattison, Supreme Secretary, Toronto; David Dunlop, No. 5, Toronto; Mrs. A. E. Cameron and Thomas Slean, No. 12, Toronto; Samuel Dibb, No. 19, Toronto; W. H. Apled, No. 37, Toronto; T. R. Young, W. Kushbrook, No. 57, Toronto; C. Grainger, No. 62, Toronto; D. Broadfoot, W. W. Hodgson, Sister M. J. Stewart, No. 98, Toronto; G. Duthie, Jr., No. 100, Toronto; G. Geilvie, No. 115, Bond Head; Rev. J. J. Ferguson, A. D. Spears, W. Lewis, J. M. Whaley, No. 132, North Toronto; J. Reaman, H. Peters, No. 133, Woodlodge.

The Supreme Leader, Rev. John Kay, explained the objects of the meeting was to promote an acquaintance between the members and officers of the various Circles in Toronto District, and the appointment of a District Deputy, who would have immediate supervision of Circles in the third District.

It was moved by W. W. Hodgson, of No. 98: "That this meeting is of opinion that annual meetings of Circles in Districts is desirable." The resolution was adopted.

The Convention then proceeded to permanent organization, Bro. W. W. Hodgson, Toronto, No. 98, and Rev. J. J. Ferguson, North Toronto, No. 132, were nominated as Chairman. W. W. Hodgson was elected.

Rev. J. J. Ferguson, North Toronto, No. 132, was elected Secretary.

Mr. David Dunlop was nominated as Deputy Supreme Leader for Toronto District.

There being no further nominations Mr. Dunlop was declared elected.

On motion of W. H. Apled, Toronto, No. 37, it was decided to hold meetings of Toronto District quarterly.

Mr. J. G. Cumming, St. Catharines, No. 63, in a very interesting address, raised a number of points of great interest to the members, one suggesting a representative from Subordinate Lodges to the Supreme Lodge, through Districts, brought forward very general discussion.

P. M. Pattison, Supreme Organizer, Waterford, proceeded to exemplify the Secret Work, and the Convention adjourned at 5 p.m.

DISTRICT No. 2

The meeting was called to order in Dobson's Hall, Lindsay, August 22nd, at 2.20 p.m., by Mr. A. J. Pattison, Supreme Secretary, who stated the objects of the meeting, and requested that the members form a temporary organization by the election of a Chairman and Secretary.

The following were appointed a Committee on Credentials: Bros. Capt. R. H. Bunt, Hampton, No. 9; and J. L. Winters, Lindsay, No. 34.

Bro. Capt. R. H. Bunt, of Hampton, No. 9, nominated Bro. Frank N. Raines, of Usbridge, No. 86, as Chairman. Bro. F. N. Raines was unanimously elected.

Bro. R. W. Smythe, of Lindsay, No. 34, was elected Secretary.

The Supreme Secretary, A. J. Pattison, stated that the meeting being the first of the kind was rather an informal gathering of representative members of the Order, for the purpose of discussing matters of interest to the members, and to extend a social acquaintance, as well as to advance the interests of the Order.

The following items were submitted for consideration:

Is this District in favor of holding meetings of the District annually?

How can the work of the Order be best increased and extended in this District?

Is this District in favor of representation in the Supreme Circle by the election of representatives from District Meetings, or having one representative from each Circle to the Supreme as at present provided?

The election of a District Deputy Supreme Leader for District No. 2.

The exemplification of the Secret Work of the Order.

The Committee on Credentials reported the following in attendance:—J. Hoffman, E. A. Powers, Port Hope, No. 4; John Hicks, Dr. R. J. Ough, Millbrook, No. 6; Capt. R. H. Bunt, Hampton, No. 9; Wm. McGill, Wm. Tummonds, Port Perry, No. 85; F. N. Raines, M. A. Usbridge, No. 86; J. L. Winters, Robert Smythe, James Lovell, Sheriff John McLennan, John Kelly and G. A. Metherell, Lindsay, No. 34; Philip M. Pattison, Waterford, David Dunlop, A. J. Pattison, Toronto.

The report was received and adopted.

Bro. Smythe read a telegram from H. Tait, Sec'y Bowmanville, No. 3, reporting that the delegates from that Lodge could not get to Lindsay, owing to a collision on the Grand Trunk.

Moved by Bro. John Hicks, Millbrook, No. 6, seconded by Bro. W. Tummonds, Port Perry, No. 85: "That in the opinion of this meeting, it is desirable to hold meetings of this District annually." Resolution carried.

The following were nominated for District Deputy Supreme Leader:—Bro. F. N. Raines, Usbridge, No. 86; Bro. Capt. R. H. Bunt, Hampton, No. 9; Bro. John Hicks, Millbrook, No. 6.

The Chair appointed as Scrutineers, Bros. John McLennan, Lindsay, No. 34, and E. A. Powers, Port Hope, No. 4.

The Scrutineers reported ten ballots cast.

Bros. Hicks, 4; Raines, 3; Bunt, 3; Bro. Smythe withdrew, and Bro. Metherell took the Secretary's Chair.

There being no election a second vote was taken. Balloting continued until the tenth ballot, when Capt. R. H. Bunt was declared elected by a majority of one.

The Supreme Organizer then proceeded to exemplify the Secret Work of the Order, and the first meeting of District No. 2 closed at 6 p.m.

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