

NO BENEFICIARY ASSESSMENT IN JULY

Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

VOL. I., No. 10]

TORONTO, JULY, 1890

[60 CENTS PER ANNUM

DESIGNATE BENEFICIARIES

It has been decided by some of the courts of the United States that a "widow is not a legal heir," if there are any surviving children. This is said to be the case in Iowa and also in New York State. We are led to believe, however, that this is not the case in Canada. The law made the widow the heir to one-third of the property of her deceased husband, and we think it has recently been changed so as to make her claim one-half.

It seems difficult to account for the law of the United States on this point unless it is the result of the peculiar laxity of the laws governing the marital relation and the facility with which divorces can be obtained. No doubt some provision must be made, where the possibility of putting away a wife for non-congeniality or some similarly trifling offence prevails, to guard against the possibility of setting up any subsequent claims, or the much married man might find himself having to provide for the maintenance of several claimants upon his estate.

While in Canada there is no fear of any such predicament, there is, at the same time, great importance attaching to a properly designated beneficiary in the case of all forms of insurance. We have frequently found difficulty arising from cases where the benefit is made payable "to whom my will directs," and the trouble has arisen when it is discovered that no will can be found.

It may not be as well understood as it should be that in such a case it is impossible to establish a legal claim, and the true beneficiaries may lose all the provision that it was thought had been made for them. It is a very easy matter to give the full name of the beneficiaries in the paper of application; and if in the course of events it should be necessary to change the name it can be done by payment of a small fee to cover the expense, and thus all can be kept safe and sure.

If those members whose certificates are doubtful in the matter above referred to would look into the case and have them changed in time it might save a great deal of trouble and confusion, if not serious loss, in the future.

LIFE BENEFITS

We find a very strong and growing feeling in favor of a Life Benefit provision, and since writing our article in the June number of the LEADER, have given the matter a great deal of practical thought. Two things lay in our way formerly, the tontine aspect, holding as we supposed a chief place in the calculation; and the thought that a simultaneous claim for the \$1,000 might be a possibility at the end of the term. The latter fear is disposed of at once by the experience of our Home Circle and other similar Societies. In fact the law of averages sets this difficulty aside, by the assurance that only a certain proportion of those starting will in the very nature of things continue to the end. This arising from the natural fickleness of men and from the changes which necessarily arise in their circumstances cannot, in ordinary cases, be avoided. The fear from tontines encouraging a corner to increase the lapses, we find upon further consideration to be comparatively, if not wholly groundless, inasmuch as the object can be of so little consequence to the survivors as to make it wholly unimportant, and therefore we are prepared as honestly to yield this point as we were a month ago to refer to it as it first appeared.

The LEADER has nothing to conceal in its consideration of all these questions, and will be found to be sufficiently conservative to be careful; and having enough of venture to fearlessly look all new plans squarely in the face, will be set for the defence of old ones that have been proven sound and practical. We cannot see therefore that the Life Benefit can do anything but encourage our Home

Circle members and all others by the offer of a new form of Benefit at cost. It is true the cost must be something more than the Death Benefit now provided, and can therefore be taken only by those who can afford it. The first or death benefit seems to us not a matter of choice, as every man should feel bound to make some provision for those whom his death may leave in a destitute condition. It is not optional but one of the necessary provisions of life, made so by all the considerations of home and citizenship; for no man can think lightly of the possibility of leaving his wife and loved children to the cold charity of the world or to suffer the pains of poverty. We therefore consider it as necessary that the head of a family should carry some such provision as that he should provide them with bread, clothing and the shelter of a home; and no man should think of taking upon himself the obligations of a family unless he is willing to provide for them in case his removal from them should make them dependent.

That such a provision should be followed by a Life Benefit in case the financial condition of the person will admit of it is after all a wise conclusion. As we have said, it will cost more than the former, but it will in some cases force the practice of economy and frugality in the family, and the management of personal habits in keeping with a wise and faithful outlook for the rainy day. If wise and honest men undertake the management, and especially those who are under the brotherhood obligations assumed by the members of the Canadian Home Circle, there will be no danger, and so far as we can see must be a great benefit to many who want to save a little for old age and don't know how to do it. If, now, we have a correct conception of the case, no one need look to this as a means of getting great riches or, as people say, of making a good haul, but a wise and safe process for gathering, little at a time, a few dollars at the end of the septennial term.

The fact that a Canadian society of this character to be called the Septennial Benevolent Society is being formed in Toronto, with a view of organizing lodges throughout the Dominion, is worthy of consideration. The names of those prominent in Home Circle work will add confidence in the new venture and afford Canadians an opportunity to patronize a domestic institution instead of one that may have its head office and officers among those of whom we do not know so much, and are not so come-at-able as our own citizens and fellow countrymen.

OFFICIAL CIRCULAR

The following Circular has been issued by the Supreme Secretary:

SUPREME SECRETARY'S OFFICE
44 CHURCH STREET

TORONTO, JUNE 14th, 1890

To all Subordinate Circles:

BRETHREN—Herein I enclose the Semi-Annual Pass-Word for the six months ending Dec. 31st, 1890.

Also the Semi-Annual Statement for the six months ending June 30th. This report should be forwarded not later than July 15th. (Please see Law 7, page 42, Constitution.)

A per capita Tax, as fixed at the last session of the Supreme Circle, of 60 cents on each Beneficiary and 15 cents on each Sick Benefit member, in good standing June 30th, is due at this Office not later than July 15th, 1890.

Fraternally yours in C., H. and U.,

A. J. PATTISON, *Supreme Secretary*

Bro. E. J. Clipshaw, Treas. Gravenhurst Circle, No. 124, called at the Supreme Secretary's Office during the month.

BENEFICIARIES SPEAK

To the Officers and Members of Circle No. 102, O. C. H. C.

DEAR FRIENDS,—I hereby acknowledge the receipt of two thousand dollars, being amount in full of Certificate held by my late husband from your Circle, and desire to convey to you, and through you to the Order of Canadian Home Circles, my sincere thanks for the promptness with which my claim has been settled.

CATHARINE FITZMAURICE

June 2, 1890.

The above claim was duly forwarded to the Supreme Secretary on May 28th, and cheque received on 30th, which speaks well for the efficient and prompt manner in which the above Order settle their claims.—*St. Catharines Star*, June 3rd.

To the Officers and Members of Toronto Circle, No. 100:

I desire to acknowledge receipt of a cheque for \$2,000, being the amount of Beneficiary Certificate held by my late husband, A. C. Cummings.

I also desire to thank the members of your Circle for the kindness shown me in my hour of trouble and bereavement.

I am, sincerely yours,

Toronto, June 30, 1890,

MRS. C. H. CUMMINGS.

THE SECRETS

The question "What Constitutes the Secrets of a Secret Society?" may be answered, so far as we know them, very fully. Probably no member would consider he had violated his pledge of secrecy even if he revealed these secrets in a general way. Then first, let us say, the Password is a very important part of the secrets, for only those who are members in good standing can possess it, and without it, or some proof of good standing in the Order, no one can gain access to the Lodge room. When once in the room there are some secrets, but certainly these do not consist of the emblematic pictures and paraphernalia with which the walls are adorned, for at open meetings these are all exposed to the vulgar gaze. The furniture of the room is no secret, and possibly contains no special mysteries. Then wherein do these secrets lie? In the grips, signs and tokens? No doubt these contain matters known only to those who possess them, and have a significance peculiarly their own, and if rightly used confer a service upon their possessor, and no one who knows will deny the special fitness which these possess to answer the end of their creation. Then perhaps it has occurred to many that the ceremonies, degree lectures and their conditions hold many and precious secrets which may never be known to the uninitiated; and many points of valuable history, and points in philosophical, moral and social teaching are included in these. But deeper down than all these, more closely held than darkest closets and profoundly hidden scenic secrets lie the true mysteries. These are the mysteries of character and conduct, where heart opens to heart, and the blood covenant, deeper than the red corpuscles of the human veins, is taken. Truth to pledge and act, to promise and fulfil. Where sickness pales the cheek and emaciates the form, or misfortune empties the pocket, or robs a man of home and friends, these bonds hold firm, and these secret ties bind in unelastic embrace.

Where death holds its victim and widows mourn and orphans cry, and innocent suffering throws up its hands in despair and says "what shall I do?" the secrets of the kindly heart and open hand pour out a benediction.

These are the true and deeper secrets, the secrets of truth lived in faithful trust to pledges and to love.

Others there are of which we may not speak. They lead to this. They are valuable only as they thus lead. All else is mockery, and hypocrisy; a bundle of human shams full of disappointment and grief. Let these subordinates be rightly taken, properly interpreted and faithfully applied, and the others will follow. These latter are the beautiful flowers with lovely form and delightful aroma, shining before all men and making the air fragrant with their perfume, but the secret of all is locked up in the buried roots and unrevealed laws, hidden in the dark ground and in the deep things of God.

A MAN CAN'T DO THEM

There is always something comical about a man's attempt to do a woman's work. And the fun of the thing is that a man never realizes that he cannot do it properly. There isn't a man on the footstool who does not privately entertain the opinion that if he should only set himself about it, he could do anything better than any woman. But he can't, and all the women know it.

He means well, no doubt, but somehow he doesn't seem to have the faculty.

His wife goes on a visit to her mother, and he keeps house. Now, he will tell Brown that he can cook a meal as well as any woman that ever lived; but if he should see Brown and some of the boys coming up to his house to dinner, he would bolt the door and lie low till they went away.

He never can touch a kettle without getting soiled. He can't handle the fire irons without burning his fingers. He never thinks to hang up any towels; he keeps them on the floor where they will be handy. A man cannot do two things at a time. A woman will broil a steak and see that the coffee does not boil over, and watch the cat that she does not steal the remnant of meat on the kitchen table, and dress the youngest boy and set the table, and see to the toast, and stir the oatmeal, and give orders to the butcher, and witness the way her neighbour is hanging out her clothes—and she can do it all at once and not half try.

Is there a man living who can hold fifteen pins in his mouth, and fit a dress waist and talk over the scandal about the new minister at the same time? Of course there is not, and yet a woman can do it easily, and enjoy it too.

A man will work diligently half the forenoon to find a shirt button, and when he has found it it will be three or four sizes too large for the button hole, and then he will begin to thread his needle. And he will squint, and take aim, and sweat, and swear, and the thread will slip right by the needle every time, and if he ever does get the needle threaded it will be such a big needle that it will split the button clean in two, and he will find himself exactly where he started from.

Man has done wonders since he came before the public. He has navigated the ocean, he has penetrated the mysteries of the starry heavens, he has harnessed the lightning and made it pull street cars and light the great cities of the world. Oh, yes, we are willing to admit that man has done his part, but he couldn't pour castor oil into a colicky baby without spilling it all over the baby's clothes to save his life.—*Exchange*.

PRODIGIOUS GROWTH OF LIFE INSURANCE

Some person has made calculations to show the amount of life insurance business done in the United States. He has gathered only a part of the figures representing the reports rendered to State departments. From these it is found that the policies issued during 1889 amounted to \$800,000,000—that is, the insurance was for that figure, while the total amount of insurance outstanding at the close of the year was over \$5,000,000,000. This is an amount that surpasses comprehension, and yet when you divide it up among a population of 50,000,000 or 60,000,000 persons it does not give a very heavy policy on the life of each. It shows, however, that the insurance business of the United States has surpassed all the expectations of its friends.

The times have changed. The people of the United States are thrifty. They are prudent. They take naturally to life insurance. Beyond all that, the life insurance business has been exploited with such skill, such boundless resources, such extravagance, that every one has been tempted, even if unsolicited, to take out one or two policies.

Curiously enough, too, there is a fascination about the business, so that a man who has a policy in one company either wants to increase it or to hedge against the possibility of loss by taking out a policy in another company. More than that, a man who is in an assessment company who began, perhaps, by taking a small policy in a fraternal association, shortly hungers to take out a policy in an old-line association, and the old-liners are burning to take a flyer in the best assessment companies; so the two systems are mutually helpful to each other, each the better and stronger because the other lives.—*Frank Leslie's Weekly*.

CHAT BY THE WAY

THE LEADER will be mailed to each member for July.

GEORGETOWN Circle, No. 61, has had initiations the past three meetings.

TORONTO Circle, No. 98, makes substantial progress for May in five new members.

BRO. WM. A. YULE, Whitby, 32, called at the Supreme Secretary's office on his way to Colorado.

THE members of the Order will be pleased to know that *no Beneficiary Assessment is required for July*.

WOODSTOCK Home Circle, No. 39, turned out 21 strong in the annual parade of the Secret Societies for June.

BRO. A. D. SPEARS has been appointed Secretary of North Toronto Circle, No. 132, vice Bro. Crown, resigned.

TILSONBERG Circle, No. 47, are arranging for an Annual Sermon on the objects and aims of our Order, during the month.

THE following death has been reported since the June Assessment was issued: Brother Lawrence Maguire, Lindsay, No. 54, died May 30. He was initiated March 12th, 1886; Certificate No. 1241, \$2,000.

PAST LEADER John G. Cummings, St. Catharines, No. 63, Chief of Police of the City, called at the Supreme Secretary's office during the month.

SUPREME Leader Rev. John Kay, Brantford, and Past Leader Eugene F. Dwyer, Pt. Dalhousie, called at the Supreme Secretary's Office during the month.

THE members of our Order will join us in our congratulations to the Supreme Leader, Rev. John Kay, upon his election to the Presidency of the Niagara Conference of the Methodist Church.

BRO. H. A. Macpherson, Beneficiary Certificate 538, a member of Arthur Circle, No. 15, who joined the Order August 7th, 1885, died at Galt, Ont. June 14th, 1890. Amount of Certificate, \$1,000.

Sick Benefit call No. 23, is called from members, and must be paid to the Financial Secretary not later than August, 1st. Treasurers must have Sick Benefit Assessment No. 22 in the hands of the Supreme Secretary July 22nd.

TORONTO Circle, No. 57, have appointed a Committee to visit sister Circles in the City to discuss the advisability of arranging to attend Divine Service some Sunday during the summer. If such an arrangement is made, it is hoped that the Supreme Leader, Rev. John Kay, will be able to be present.

Scribner's Magazine for the month of May contains a very comprehensive and able article upon the progress and importance of Homestead Societies. It will be found interesting and well worthy of perusal by those who take an interest in the systematic saving of money in the acquisition of homes by the masses.

BRANTFORD Circle, No. 16, will hold a Social Entertainment, July 8th. Supreme Leader, Rev. John Kay, of Brantford, will deliver an address on the Objects of the Order of Canadian Home Circles. Bro. Wm. Wilkinson, M.A., is also to speak upon the Financial Features of the Order. Bros. W. B. Beney, L. B. Carey and W. N. Hossie are the Committee in charge, and an enjoyable programme is assured.

For the first half of the year 1890 but four assessments have been called. Taking the average age of membership as 39, this means a cost of \$2.40 for six months benefits of \$1,000. This sum

is exclusive of Lodge dues. Our members should not expect one year with another that the cost will be under *twelve* assessments, but in any event they know that they only pay the *actual cost*. Twelve assessments would amount to \$19.20 for \$3,000 Benefits. Add to this Lodge dues, not to exceed \$3.00, from which the expenses of the Supreme and Subordinate Circle are defrayed, and we have a total cost of \$22.20, or about \$7.00 per thousand. The ordinary life insurance rates would be about \$30.00 per thousand.

OUR VISITORS

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

Rev. John Kay, Supreme Leader, Brantford; Dr. R. J. Ough, Supreme Vice-Leader, Millbrook; W. Y. Ecclestone, Vice-Leader, No. 18, Hamilton; Bros. A. R. Riches, J. G. H. Worth, R. Bowker, James R. Roaf.

SEVEN THINGS HARD TO EXPLAIN

1. Why some men are willing to toil and strive and save, that their families may be comfortable while they are alive, are not willing to pay a few dollars a year that their families may be kept from want after they are dead.

2. Why some men who are so prudent they will not trust the welfare of their loved ones to a strong fraternal order, are, nevertheless, willing to trust it to the most uncertain of human chances—the contingency of their living long enough, and being fortunate enough to earn and save a competency.

3. Why, on the other hand, some men who are so unsuspecting that they will trust an acquaintance who has not a dollar in the world to almost any extent, will, nevertheless, hesitate to trust a fraternal order that guarantees its promises with 50,000 members.

4. Why some men, who could not rest a moment if their houses and stores and factories were not insured, never think of the importance of insuring their lives, by whose productive power those houses and stores and factories were acquired.

5. Why the man who refuses to insure his life because he can take better care of his money, generally proves to be the man who is not able to take care of it at all.

6. Why some men, who say their whole lives are devoted to laying up a competency for their families when they are gone, never seem to think of the simplest and quickest method of accomplishing that object.

7. Why it is generally necessary to carry the blessings of our order to a man's house and thrust them upon him, while he is frequently ready, unsolicited, to spend his money for things that are not blessings.—*The Rainbow*.

ADVICE IS CHEAP

Old Bachelor Patient: Doctor, I feel miserable in body and mind. What shall I take?

Doctor (gruffly): Take a wife.

Many are the men who have profited by taking this prescription. Before marriage they were worth little, after it worth much. Man never appreciates his inferiority to woman so thoroughly as when he stands before the altar, in the presence of an audience of friends, and hears the clergyman make him husband. Nine out of ten in such a position tremble as if they were about to be arrested for murder, while nine out of ten women go through the ceremony as gracefully as if it were an every-day occurrence. And it is this timorous creature in a dress suit that promises to protect the calm and placid angel whose orange blossoms are her aureola.

What delicious sarcasm there is in the thought! And in after life, when the husband gets torn up by care, and when a little trouble comes to steal away his peace of mind, how is it then? The woman whom he promised to protect becomes his protector. She sees sunshine through the clouds. She smooths out the wrinkled brow of care. She props up his flagging spirits. She puts new life into his bosom, new hope into his soul; he goes forth in the morning with new strength and new zeal to wrestle with life and its responsibilities. Woman may be the weaker vessel, but she isn't broken up and doesn't go to pieces as soon as a man.

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DIRECTORS.

REV. JOHN KAY, President (Supreme Leader)	Brantford
JAMES R. ROSE, Vice-President (Supreme Solicitor)	65 West King St. Toronto
A. J. PATTERSON, Sec. Treas. (Supreme Secretary)	41 Church St. Toronto
WM. H. AITKEN, P.L., Circle 37	80 Colborne St. Toronto
DR. R. J. OGDEN, (Supreme Vice-Leader)	Millbrook
HENRY F. PERRY (Fin. Com., Supreme Circle)	917 Queen St. W., Toronto
WM. WILKINSON, M.A., (Chairman, Fin. Com., Supreme Circle)	Brantford
JAMES FINESTROM, (Fin. Com., Supreme Circle)	273 King St. East, Toronto
DR. A. D. WATSON, (Supreme M.L. Ex.)	Euclid Avenue, Toronto
ASHLEY R. RICHES, (Past Supreme Leader)	City Planning Mills Company

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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, must reach this office by the 20th of each month.

TORONTO, JULY, 1890.

EDITORIAL.

EXTENSION

We are getting frequent communications regarding the extension of the Order and especially in the direction of Michigan and the West. Some of our good friends in Ontario are of the opinion that we cannot logically go beyond the limits of Canadian territory in the prosecution of our peculiar work, and others are convinced that there is no barrier, in our constitution, to such a course. There is no mistake in the fact that people in Michigan are calling for us, nor in the fact that if we were among them with an efficient agent we could do for them what few, if any, other societies could do as well. We have no hesitation in saying that for wise and economical management and for the public confidence enjoyed by our officers none can surpass us. In these respects we are not a little pleased to have our Order judged, but the caution generally exercised makes us perhaps a little slow to push into the new territory thus opening up before us. We want the right man, not the man with glibst tongue, but the one whose word will be verified by fact every time, whose promise and statement are as good as gold where they are known. At present we may not be able to lay our hands upon the man but a reliable institution has never yet wanted men to manage it, and probably when the right time comes the right man will come along with it. In the meantime we will be glad to hear from our friends in Michigan and elsewhere to whom our circulars and the general knowledge of our Order may come. We would be delighted to have a short communication for this paper from any of them. In the meantime, where are those friends who are anxious to have a Circle of the Order established in their neighborhood? Let them write the Supreme Organizer or the Supreme Secretary and the growth of the work may radiate round a small but important point, and many now destitute of any provision for widow and orphans may rejoice in a fair arrangement for the time of need.

As we have often said in these columns so we say again, the prosperity of the work depends upon the activity of the members. The happy-go-easy or come-day-go-day kind of man is not worth his salt in these days and has no business in a beneficiary Order. Working men and women are needed, who are moved by unselfish motives and think no trouble too great and no labour too hard so long as some other one is benefited whether in Michigan, or Montreal, in Ontario or the Orkneys.

ORONHYATEKA'S FORESTERS

The *Monetary Times*, true to its native interests, or true to its Life Insurance masters, one hardly knows which, it may be both, is after the so-called Beneficiary Foresters. It may be good game for the happy hunter, and his well aimed financial gun may bring him an occasional prairie chicken, but he will find rather poor hunting among the genuine Beneficiary organizations.

We cannot say we have much sympathy with the I. O. of Foresters from the fact that they have left, if they ever had, the genuine principles of Mutual Benefits, and have gone into a kind of mongrel plan, neither one thing nor the other. The monthly assessment plan, with the definite promise of so much insurance, and the Protective Reserve puts it among the Insurance Companies, and upon which it is built, especially so as it has already begun to eat away its boasted Reserve. A true Beneficiary Society may cost more, it will often be less. Any one who really understands the subject knows full well that when there is a definite amount of Insurance promised for a certain monthly or yearly premium that the financial basis of the Insurance Companies is usually right, and the utter absurdity of trying to make the amount required by a Beneficiary Society uniformly carry the thousand dollars on an Insurance financial foundation must be apparent.

It is amusing to see how the *Times* walks into the mermaid institution and the point that penetrates the deepest and cuts the keenest lies in the fact that its argument is all too true to make it very pleasant for the Foresters. There is no mixing those two things that differ any more than oil and water can be amalgamated. They are both good, water for its uses and oil for its, but to mix them only spoils both. So it is with the distinctive principles of mortuary provision. The Life Insurance from its financial and the Beneficiary from its fraternal basis do well when kept each in its own sphere, but when some blundering thickhead undertakes to amalgamate them he is sure to ruin both.

The *Monetary Times* may point its finger and assume to make fun of a purely Mutual Benefit Society, but the latter moves on its way of mercy and good-will without interruption, and there is no particular harm done. But when he starts after the delicate hybrid species the facts and figures constitute a perfect mirailleuse with leaden hailstones scattering death and destruction on every side. It is well to know when one has his defences secured from the fire of the enemy. And one of the safest that we know of is to keep out of the range of his guns. It is certainly amusing to see the Insurance long ranger wasting his ammunition and foaming with bluster after the Brotherhood Societies, while they watch the filibustering from a distant hill top in the clear atmosphere of the day and far, far out of reach of the guns.

So long as a healthy growth and an honest attention to business are preserved cheapness and security are assured, but let an effort be made to calculate a certain sum of Insurance upon the basis of money earned by its value in the trade of finance, and there is death both to price and certainty.

The *Monetary Times* must not flatter itself that it has done anything but hunt from its hiding-place a thing which is a poor make-shift for an Insurance Company, and a miserable apologetic failure for a Mutual Benefit organization. To be beyond harm's way Dr. Oronhyateka must burst up his Reserve, refuse to promise a definite sum for a certain premium, and return to the honest method of assessing as the death claims demand, and all the lines of figures the pages of the *Times* may hold and the sad prognostications of its false prophets will raise the threatening cry in vain.

IT ALL DEPENDS

A young girl asks this useless question in the "feeble-minded column" of a leading paper:—"Do you think it right for a girl to sit on a young man's lap, even if she is engaged?" Whereupon the editor tells this extraordinary whopper: "We have had no experience in the matter referred to."

Why didn't he say—"If it were our girl and our lap, yes; if it was another girl and our lap, yes; but it is our girl and another fellow's lap, never, never, never!"—*Travellers' Record*

To the Editor of the LEADER.

I have read with no little degree of interest the several contributions made by Bro. Bowker respecting life-paying Societies, and your remarks thereon, and I trust that I may be permitted to say that your correspondent has not yet placed before your readers a comprehensive statement of what these Societies promise and how they propose to accomplish their object, nor of those very important features which give to this class a substantial fraternal character, placing them, at least from a humanitarian standpoint, upon an equal footing with their older but not more substantial associates, the death paying Societies, who for so many years have rendered incalculable aid not only to the widows and orphans, but to the general community at large, by furnishing benefits at cost. May I also take exception to your article in the June issue, written, no doubt, with an indifferent knowledge of the fundamental principles upon which life payments can be made, but with the commendable intention of a pursuit for knowledge that would make fair criticism possible. It is not, however, fair to assume that the management would be tempted by hopes of gain to encourage withdrawals, or to discourage their less persistent associates. Your writer could not have given that particular subject the thought it deserves before giving publicity to his views. I submit that a government of the members by the members through the popular representation from Lodges to that of the Supreme or governing body is calculated to speedily provide a sovereign remedy for such officers as might wish to travel in by ways or by improper paths, if any there be. It seems to me that the pecuniary gain to one individual member through the profit arising from the failure of another would be so trifling that each would prove true to his obligation by encouraging his brother to persist to the end. I take issue with you, *First*, as to the necessity of lapses, as I think they are quite unnecessary, and *Second*, as to the method by which we may successfully pay substantial benefits to our living members, which by your language may be thought to be questionable.

Let me first state, in general terms, what it is that Orders of the character of the Iron Hall, Sexennial League, Tont, the World and others, promise:

A weekly benefit in the event of sickness of say \$15 per week.

A Total Disability benefit of say \$50 in the event of his becoming totally disabled.

A Death Benefit of \$100, increasing each year after the first.

And a final payment to the member of \$1,000 at the end of seven years. Providing also that any sums paid on the other Benefits shall be charged against the Certificate, together with interest at 6%, and the total deducted from the \$1,000 payable at the end of the seven years.

Now the proposition is to furnish this fraternal assistance, for no one can deny that any one or all of the several benefits above enumerated are substantial, and if contributed by brethren banded together, of a fraternal character, at cost, the plan being to levy an assessment of \$2.50 each at least once a month, or oftener, if claims require.

In this, as in many other cases, history repeats itself. When the fraternal death paying Societies were founded, the general public said, "It can't be done." So in these days, although it has been done for some years, there are people who say it can't be done. Then taking on an inquiring mind they say, "how can it be done?" and a little later on there mind changes again, and they wish to join. It will, I think, be very generally admitted that any honestly managed Society which can supply these benefits at a nominal cost, will be a public blessing. Our wants in life are to be cared for as well as those of our wives and children when we are no more. Possibly if through temporary frugality we are enabled to get that start in life which \$1,000 would give us, we may be enabled to leave not only an inheritance for our children, but be permitted to enjoy through our lives that degree of comfort which the possession of a small portion of worldly wealth gives. Many men and women lack simply the nucleus of a start to enter into a prosperous and useful business career. I need not dilate on this subject, I think each of our readers will admit that the possession by him of \$1,000 honestly acquired through frugality will not be

calculated, at least in his own opinion, to prejudice his chances of a useful and prosperous life, nor to deprive his loved ones of comforts which they now enjoy.

May I then take up the more important subject of "how can it be done?" and to answer by saying, by each member paying the amount of his assessment when called for. When one assessment is exhausted another will be made, and thus funds will come to meet all needs.

No sane man at the present time denies the ability of Fraternal Societies to furnish \$1,000 to members at death, at a yearly cost of from \$8.00 to \$10.00, and I think it is very generally admitted that except in case of extraordinary epidemic such Societies will live for ever. Now the average number of years which a body of men may be expected to live will not exceed 35 years, and in those 35 years each can only pay in say to the Home Circle, \$350.00. You no doubt believe in and rely on your ability to pay him this \$1,000 for a less sum if he should die earlier, and have faith that the \$1,000 can be easily paid by his associates when his 35 years are ended. If this is so, your Home Circle must pay off all your present members in 35 years, and give each \$1,000.00, and in that time they can only contribute \$350.00 each. If we collect \$350 in ten years can we not pay our members \$1,000 at that time. As a matter of fact the amount contributed by one individual, or one hundred individuals, has little or no connection with the ability of their one thousand associates to contribute to them, and therefore I am inclined to believe the amount of \$1,000 can be paid for a sum materially less than that state! Your Order has paid to Beneficiaries above \$175,000, and the amount contributed by these 93 deceased members is say less than \$3,000. Shall we take an older illustration, the A.O.U.W. has, in its 21 years jurisdiction, furnished \$2,000 for an average cost of less than \$200, while in old Line Life Companies tables are abundant showing that the contributions of the recipients are invariably less than \$300 for each \$1,000 paid out. We know that they build mansions fair, and that the officers are remunerated with a lavish hand, and may safely say that they find it a profitable business, and that the balance to make up to the \$1,000, namely, \$700, is not contributed by the shareholders, but is paid by the other Policy holders. Let us, if we can without going into realms of improbability, see where this contribution of other Policy holders applies in these Companies, and in Death Paying Societies, quite as well in a Society promising to pay us \$1,000 in seven years. We cannot presume that such Orders will cease to grow any more than we can take the stand that the Home Circle will cease to get in new members, for the need exists for each.

The Seven years Societies, in order to provide for the last man, must put by a portion of each assessment in a Reserve Fund, and this also acts as a financial lever to equalize payments as the years roll on. The unfortunate individuals who cease paying cannot be said to have been without substantial privileges and benefits, for in those branches in which members are secured, as well as in the fraternal benefits accruing from Lodge membership they have theirs in the same degree as belongs to all other members.

Yours obediently,

SUTUM

PARLIAMENTARY RULES

We have received from Major N. S. Boynton, Port Huron, Mich., a copy of his new book on Parliamentary Rules from Cushing's Manual, compiled and arranged for the use of Fraternal Societies. The book is systematically and concisely arranged, so that a question of perplexity or doubt may be determined at a glance, and many of the rules are so simple and brief that they may be memorized without much effort.

A very commendable feature attached to the work is "Robeson's Instantaneous Answers of Cushing's Parliamentary Essentials." The book is neatly bound in a flexible cover, and is sold for the nominal sum of 25 cents, by the BEE HIVE CO., Port Huron, Mich.

BRO. ISAAC DEVINS, Financial Secretary, No. 134, Kleinburg, allied at the Supreme Secretary's office in June.

ORDER OF CANADIAN HOME CIRCLES

SUPREME SECRETARY'S OFFICE

TORONTO, JULY 2ND, 1890

SICK BENEFIT ASSESSMENT Fifth Call for 1890

Notice of Payments for past Month, and Call for Circles to forward to Supreme Secretary Sick Benefit Assessment No. 22, and Notice for Members to pay No. 23

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

The following payments have been made on this fund:

No.	DATE	Amt. of Payment	CIRCLE	No.	NAME	NATURE OF ILLNESS
1709	May 10, 1890	\$17 00	St. Catharines	63	Joseph Longley	Sprained Ankle
1710	" 10, "	8 00	St. Catharines	62	Samuel Jones	Inflammation of Lungs
1711	" 10, "	4 00	Erin	64	Alexander M. Cook	Muscular Rheumatism
1712	" 10, "	20 00	Aston	66	Samuel Johnston	Mosses, followed by Bronchitis
1713	" 10, "	4 00	Wellandport	69	S. A. McKenzie	La Grippe
1714	" 10, "	8 00	South Cayuga	72	Henry Miller	La Grippe
1715	" 10, "	4 00	Fenelon Falls	127	John Deard	Influenza
1716	" 10, "	8 00	Fenelon Falls	127	Joseph Nugent	Injury of Ankle Joint
1717	" 20, "	12 00	Burlton	2	James Kew	Lame Back
1718	" 20, "	20 00	Burlton	2	James Kew	Lame Back
1719	" 20, "	4 00	Brantford	16	Jacob Turner	Influenza
1720	" 20, "	20 00	Colburg	5	Sidney Pomeroy	Severe Bruise from Fall
1721	" 20, "	4 00	Tilsenburg	47	George Colburn	Crushed Finger
1722	" 20, "	8 00	Ingersoll	52	Ralph Bailey	Sciatics
1723	" 20, "	5 00	Toronto	62	E. L. Barstow	Inflammatory Rheumatism
1724	" 20, "	8 00	Niagara	89	Edw. Patterson	Hemiplegia, with Apoplectic Symptoms
1725	" 20, "	6 00	New Durham	91	E. C. Mason	Inflammation of Lungs
1726	" 20, "	4 00	New Durham	92	E. C. Mason	Inflammation of Lungs
1727	" 20, "	8 00	Orillia	107	I. A. Saunders	Injury to Knee
1728	" 20, "	8 00	Campden	111	Isaac G. Mayer	Incised Wound of Foot
1729	" 20, "	4 00	Wheatley	128	J. C. Foster	Malarial Fever
1730	" 20, "	12 00	Toronto	19	Alfred Quarty	Inflammation of Eyes
1731	" 20, "	4 00	Toronto	19	Alfred Quarty	Inflammation of Eyes
1732	" 28, "	4 00	Toronto	62	John S. Gillespie	La Grippe
1733	June 7, "	28 00	Toronto	29	James Chambers	Severe Cold, Rheumatic Affection
1734	" 7, "	8 00	Toronto	98	Walter Foster	Acute Bronchitis
1735	" 7, "	12 00	Port Rowan	120	Andrew Bradt	Influenza with Bronchitis
1736	" 7, "	16 00	Oronotaga	121	Isaac G. Hall	Carbuncle
1737	" 10, "	8 00	Simcoe	20	Joel Austin	Crushed Hand
1738	" 10, "	12 00	Oshawa	31	John Swale	Acute Bronchitis
1739	" 10, "	8 00	Ingersoll	52	Ralph Bailey	Intermittent Fever
1740	" 14, "	4 00	Tilsenburg	47	Cornelius Becker	La Grippe
		\$208 00				

Balance on hand	\$ 16 00
Received on Assessment No. 21	570 00
Total	\$586 00
Payments as above	308 00
Balance in Bank	\$278 00

Your Treasurer will immediately forward to Supreme Secretary, Toronto, Assessment No. 22, that is, the amount of one Assessment for Sick Benefit Fund, on all members of your Circle who were initiated on or before June 30th, including the assessments paid by those who have withdrawn, died or been suspended since the date of the last assessment.

Your Financial Secretary will proceed to collect another Advance Assessment from all members in good standing on June 30th, which amount, together with the advance assessments paid by those initiated between June 30th and the date on which the next assessment is called, will be Assessment No. 23.

Subordinate Circles must have Assessment No. 22 in the hands of the Supreme Secretary on or before July 22nd, 1890, or they will be recorded as suspended. Individual members must pay Assessment No. 23 to the Financial Secretary on or before August 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.

A. J. PATTISON, Supreme Secretary

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All children under 16 years of age are invited to write on these subjects and send in their efforts to the Society's Office, 103 Bay St., before the end of June.

The compositions should be plainly written on one side of the paper and should not be longer than two pages of foolscap. We hope that all our young friends will write on the above subjects and secure one of the Society's prizes.



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G. W. HAWKINS, Sec'y., AUGUSTA STREET
BATHURST STREET

BRANTFORD CIRCLE, No. 16

Meets in FURRESTER'S HALL, Commercial Buildings, on the Third Thursday in each month. Visiting members fraternally welcomed.

W. B. BENEY, Leader
W. E. KERR, 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 STRATHAVEN 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.

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 Streets, on the 3rd, 12th and 19th of this month, and alternate Thursdays thereafter. Visiting members fraternally invited.

ROBT. KENDALL, Leader,
DAVID I. BAENLTT, Sec'y., 18 FRANKISH AVE.
51 DeLisle Ave.

TORONTO, CIRCLE, No. 29

Meets in ST. GEORGE'S HALL, Cor. Queen and Bay Street, on the 1st, 10th and 17th of this month. Visiting members fraternally welcomed.

JOSEPH HUNT, Leader,
F. HANMER, Secretary, 6 Lovatt Place
503 Oak Street

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Meets in BARNWELL'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 SHAFFESBURY HALL, the Third Friday in each month. Visiting members fraternally welcomed.

H. W. BURNETT, Leader,
MRS. E. A. GREEN, Sec'y., 62 Isabella Street
189 Berkeley Street

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Meets 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.

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