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Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

VOL. I., No. 1]

TORONTO, OCTOBER, 1889

[60 CENTS PER ANNUM

P. M. PATTISON.

The face upon which the reader is invited to look in this, the first issue of the HOME CIRCLE LEADER, is that of Mr. Phillip M. Pattison, the founder of the Order of Canadian Home Circles. It is the face of an honest man, of a man with a good deal of faith in his fellow men; and although not in any way conceited or self-opinionated, in the offensive sense, has a great deal of faith in his own resources, which enables him to impress people favorably, and to draw them to him in the belief that he is unassuming and reliable, a man of honesty and integrity. The qualities which are natural to his character have been very much cultivated by many years of public life in promoting the work of Mutual Benefit Orders in the province of Ontario.

He began this work in the year 1880, by assisting in the organization of about twenty-two Lodges of the Ancient Order of United Workmen. In 1881 he united with the Royal Templars of Temperance, and being a strong temperance man, was anxious to do what he could in promoting a beneficiary work that might have the advantage of Total Abstinence to recommend it. He continued in this work until about 130 Councils had been organized, and in consequence of a determination on the part of others to introduce a Reserve Fund, and some other features which he considered objectionable, he declined further to engage in its work of organization. During this time he had had about four years' experience in the practical work of organizing Beneficiary Societies, and was so thoroughly conversant with all the details that he believed he could give the people of Canada a better organization than he had yet worked for, and, with the aid of some of the most practical and far-seeing friends he had formed, set about framing a Constitution for a new Order, to be called the Order of Canadian Home Circles.

With characteristic zeal, ability and fidelity he pushed forward, amid many difficulties and discouragements, until now he has the satisfaction of seeing the Order, as it stands, one of the strongest and most useful of the Beneficiary Orders of Ontario, consisting as it now does of 124 Circles, and about 5,000 members.

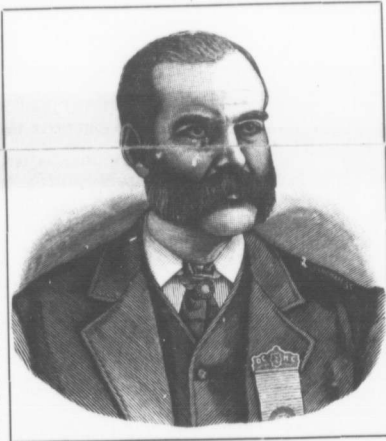
Few of us, perhaps, know anything of the anxiety, hard work and heavy expense involved in such an undertaking. For more than a year Bro. Pattison worked hard, involving his property by mortgage, in order to pay travelling expenses, printing bills, and to meet the innumerable items of outlay which arose before him day by day. But with a faith that never faltered, and a courage that did not flag, he pursued his purpose, until at the close of the second year the growth and healthy progress of the Order became an assurance, which we are pleased to know that subsequent days has proved to be a fact of encouraging experience.

As it is well known to most of the members, an arrangement was made at the first with Bro. Pattison that he should have control of the organizing work until the Order attained a membership of 8,000 strong. We are happy to say that this time is fast approaching,

perhaps with as rapid a growth as any other society of the kind in Canada, even where several organizers have been at work, and it is hoped that he may be long spared to promote the health and growth of the child, now grown into full young manhood, of which its parent, grown somewhat older and careworn, has reason to feel proud.

Some of us who have known Bro. Pattison for years believe him to be one of the most efficient and reliable organizers that Ontario has produced. His familiarity with the figures of insurance companies, and the principles upon which the claims of Beneficiary Societies are based, gives him power to stand before the most astute insurance mathematician and maintain his ground that mutual association insurance is, for the poor man, the most desirable of all forms of provision for the surviving dependents of those who die. Those who know Bro. Pattison best are aware of the ground of his success as a canvasser, yet no one supposes that this arises from his scholastic training, or his ability as a platform speaker.

It arises from his mastery of the few simple foundation facts which common sense sees lying at the basis of this work—the great need of a cheap form of financial provision in case of death, and the fact that this can be met by those who engage in fraternal pledges to pay the minimum sum required when the need arises. He has often surprised his friends by the masterful grasp he has upon the finance problems of life insurance, and the hardest job an insurance agent has on hand is when he attacks the plain-faced, plain-dressed, matter-of-fact Supreme Organizer of the Order of Canadian Home Circles, and thinks to demolish him. Nothing pleases Bro. Pattison more than to crouch his well-put argument with an emphatic swing of his strong left hand, and a pleasant twinkle of his soft, expressive grey eye, while he says, "Gentlemen, you may say as you like, but I know whereof I affirm." This attitude is in-



variably associated with a quotation from the published reports and tabulated statistics of well-known institutions of Canada, United States, or Great Britain.

He has no quarrel with the regular companies, but it does one good to notice his pleasure while engaged in a good-natured encounter of this kind.

Bro. Pattison has had hard lines sometimes in his work, but he has stood to his post, and done his work well. He stands to-day, after coming through a severe sickness of about three months' duration, full of enthusiasm and vigor for his much loved labor.

He was born in the township of Crowland, Ont., on the 5th of July, 1838, and is now, therefore, in the 52nd year, of his age, just in his prime for work and wisdom. May he long live in healthful happiness and prosperity!

LIFE'S real heroes and heroines are those who bear their own burdens bravely and give a helping hand to those around them.

WHAT OUR POET SAYS.

Welcome "HOME CIRCLE LEADER,"
 Thy birth we hail to-day,
 A link to bind still closer
 And cheer us on our way.

May Charity's true brotherhood
 Guide and direct thy course,
 Hope be thy constant watchword,
 And Unity thy force!

May all these three united
 Firm an unbroken chain,
 That all within our Circle
 May recognize their claim!

May help to a weary brother
 Our Charity e'er claim,
 And Hope to cheer him on his course
 Be our united aim!

May our beloved Order
 From strength to strength go on,
 Till all this fair Dominion
 Through Unity is strong!

And when the chain is broken
 Let the widow be our care,
 The fatherless ne'er plead in vain
 For help in their despair—

And when our work is over,
 All gathered round the Throne,
 We hear our blessed Saviour
 To each one say "Well done!"

May not a link be missing
 From the chain forged here below,
 But one and all united
 Our praises ceaseless flow!

E. C. LEAN

NEW CIRCLE.

A Circle was instituted in September at Gravenhurst as No. 124, with the following officers:—

Jas. S. McGuire	.....	Past Leader
W. P. Melville	.....	Leader
E. Pedlar	.....	Vice-Leader
Fred. Slater	.....	Secretary
J. E. Cliphsham	.....	Treasurer
H. Elwood McKee	.....	Financial Secretary
A. W. Pedlar	.....	Chaplain
W. J. Shook	.....	Marshal
C. Clark	.....	Warden
Louisa Brown	.....	Guide
Fred Johnson	.....	Sentry
Dr. Elliott	.....	Medical Examiner

OUR VISITORS.

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

R. Smyth, Treas., Lindsay, 34; Geo. Purrott, Fin.-Sec'y, Hamilton, 18; W. F. Allen, Treas., Bowmanville, 3; J. J. Sidey, P. S. L., Welland, John Firstbrook and Henry F. Perry, Supreme Finance Committee, Toronto; J. R. Roof, Supreme Solicitor, Toronto; T. W. Purkis, P. L., Toronto, 62; A. E. Cameron, P. L., Toronto, 12; Wm. Corbett, Fin.-Sec'y, Toronto, 30; Thos. Sheard, Treas., Toronto, 30; George Long, Treas., Parkdale, 10; J. H. Sara, Fin.-Sec'y, Toronto, 37; Mrs. E. A. Green, Sec'y, Toronto, 37; R. H. Bradley, Sec'y, Merriton, 13; W. H. Apted, P. L., Toronto, 37; Thos. H. Allen, International Bridge, Chas. A. Taylor, Sec'y, Whiby, 32; H. J. Way, Sec'y, Toronto, 37; Dr. R. J. Ough, S. V. L., Millbrook; W. F. Montague, Fin.-Sec'y, Dunnville, 24; R. J. Hodge, Toronto, 5; John Small, S. T., Arthur, Samuel Francis, P. L., Toronto, 29; W. J. Stevenson, Sec'y, Erin, 64; Mr. M. J. Stewart, Treas., Toronto, 98; R. B. Browne, Sec'y, Port Perry, 85.

THE SICK BENEFIT FUND.

This provision for our members has, during the existence of the Order, averaged a cost of \$3.00 per annum, or three assessments. The total sum paid for weekly certificates of Disability to date has been upwards of \$6,255.00. Four hundred and eighty-seven members have received benefits on 1099 certificates, approved in this department to date.

The Supreme Leader is under \$3,000.00 and the Supreme Secretary and the Supreme Treasurer are each under \$7,500.00 approved bonds, for the faithful performance of their duties.

All funds are deposited to the credit of the Order in a Bank named by the Supreme Circle in session, and are paid out only upon cheques countersigned by the Supreme Secretary and Supreme Treasurer, when approved by the Supreme Leader.

Hand the LEADER to your friends and solicit their application for membership in our Order. You may be the means of rendering aid to their families which will be a source of gratification to you all your life.

WHERE THE HOME CIRCLE STANDS.

COMPARATIVE STATEMENT FROM RETURNS.—OURS AS CHEAP AS OUR NEIGHBORS'.

Showing the cost of Life Benefits in a number of the leading fraternal beneficiary organizations in this country, taken from the reports of the organizations named. All charges for dues are omitted. The amount paid into the beneficiary fund of each society alone is given, showing what it has cost members in the years named who were admitted at the age of thirty and forty years respectively, for \$1,000.

	No. of Ass'ts	Age 30	Age 40
CANADIAN HOME CIRCLE, Toronto, 1888	10	6 00	8 50
K. O. T. M.—Supreme Tent, 1888	9	4 50	6 75
K. O. T. M.—Michigan, 1888	5	5 00	7 50
Knights of Honor, 1887	24	13 00	12 00
Royal Arcanum, 1888	14	6 82	9 61
American Legion of Honor, 1887	15	9 36	13 16
United Order of Golden Cross, 1887	15	10 50	13 10
Chosen Friends, 1887	20	7 80	10 00
K and L. of H. Class A, 1887	23	8 50	11 50
K and L. of H. Class B, 1887	36	15 00	18 00
Home Circle, Boston, Mass., 1887	12	6 28	11 00
Independent Order of Foresters, 1887	12	8 64	10 50
A O U W., Pennsylvania, 1888	24	12 00	12 00
A O U W., Kentucky, 1888	24	12 00	12 00
A O U W., Indiana, 1888	24	12 00	12 00
A O U W., New York, 1888	20	10 00	10 00
A O U W., Missouri, 1888	23	11 50	11 50
A O U W., Minnesota, 1888	18	9 00	9 00
A O U W., Wisconsin, 1888	21	10 50	10 50
A O U W., Ontario, 1888	15	7 50	7 50
A O U W., Ohio, 1888	30	15 00	15 00
A O U W., Michigan, 1888	15	7 50	7 50
Golden Chain, 1887	10	4 60	6 80
Knights of the Golden Rule, 1887	34	14 00	17 00
United Friends, 1887	16	6 00	8 00
A O U W., Select Knights, 1887	19	9 50	9 50
Knights of Pythias, 1887	12	10 30	13 20
Equitable Aid Union, 1887	20	10 00	10 00
Order of Golden Cross, 1887	13	7 20	9 10
Royal Templars of Temperance, 1887	20	13 20	15 00
Order of Hesperos, 1887	12	7 90	10 50
Order of Sparta, 1887	21	6 50	9 24
Rochester Mutual Relief, 1887	20	11 60	14 40

Cost of Regular Life at thirty years, \$22.70.

Cost of Regular Life at forty years, \$32.00.

If any of the societies in the above list are not quoted right, we will be only too glad to make corrections if furnished with official reports.

CHAT BY THE WAY.

OLD friends are best.

HAND the LEADER to your neighbor.

ONE HUNDRED AND TWENTY-FOUR Circles.

THE tongue is not steel, yet it cuts, sometimes.

ORDER Kegalia if you have not already secured it.

ONE thousand new hands at the plough each year.

RATHER be beaten in right than succeed in wrong.

WE ARE turning the corner of five thousand members.

DROP into the habit of talking Home Circle to your friends.

LESS than five hundred have ceased membership.

OF THESE OVER SIXTY families testify that the Order has fulfilled its promises made to their loved ones.

NO GOOD word is ever lost. A word for the Home Circle is a good one.

THE Order of Canadian Home Circles will be five years old in December, 1889.

THE members are requested to assist us in our work by sending us any items which may prove interesting to the members.

CHARITY to all mankind.

HOPE in immortality and

UNITY in the most beneficent of all works, the alleviation of the distress of the sick and afflicted.

INVESTIGATING Committees should exercise the most rigid care in their inquiry into the habits and health of candidates whose applications are referred to them for investigation. Their duties are but little less important than those of the Medical Examiners.

WE KNOW of no position in the Circle the ladies are incapable of filling with credit to themselves and honor to the Order. The results will astonish the old bachelor members and put to blush the efforts of some of the sterner sex. Try it at your annual election in December.

THE prices of Badges have been substantially reduced by the manufacturer, Mr. P. M. Pattison, Waterford, as will be seen by his advertisement in another column of the LEADER. Those Circles who have not already supplied themselves with Badges should do so at once.

LIKE some ministering angel the Home Circle goes forth on its errand of mercy with words of comfort and substantial aid in the hour when the Home is desolate. We have no flower committees, friends, unless they go with dollars in their chalicees. Posies are not as proper as cash when provision is needed for the living.

FRATERNAL Societies are not an exclusive birthright of any nation. Wherever found, their tendency is to exalt our common nature, since they belong to no clime and no country, but are the common treasure of the human race. The great Father of us all is bountiful to all His children, and we are taught by one common origin, common desire and common destiny, that man is the brother of man.

THOSE Circles without active lady members are not a true Home Circle. What would a home be without the loved companion of its joys and sorrows? Let us see them active, interested workers, offices honored with their acceptance, and those Circles who are so blessed with their co-operation will lack neither interesting meetings, nor want for attendance. God bless the ladies, what a poor world it would be without them!

NEARLY a seventh part of a million dollars has been paid to the heirs of our deceased members by the Order of Canadian Home Circles. The good already accomplished, the kind provision for many needy ones is beyond computation. We who have assisted by our contribution and assistance in this beneficent work have a right to feel proud of the results, and to be thankful that by divine Providence we are permitted to assist in an undertaking for the benefit equally of ourselves and of our fellow men.

"IN THESE days when there are so many commendable benevolent orders, I think it not only a duty, but an act of almost criminal neglect for any man, who has need of their benefits, to fail, to join at least one of them. They afford a protection to the wife and children which to many has proved an incalculable blessing, and for their good deeds are deserving of the support and commendation of all worthy citizens."—*Rev. Dr. Wild, in Remarks on Beneficiary Societies.*

HAVE you anything laid up for a rainy day? Would your income be affected by sickness or accident? Would four dollars per week if sick, ten dollars per month if totally disabled, or \$3,000 be useful to your family in case of your death? Unless all these questions can be answered satisfactorily and you feel you have no use for our Order, then take our advice and apply for membership at once. If you do not need it now, you may soon, and it may then be too late. The good accomplished for others justifies your assistance and support.

"WHY should labor fill the world with wealth and live in want? Every labor-saving machine should help the whole world. Every one should tend to shorten the hours of labor." And every thought tending to benefit the many should be enjoyed by the many. Why should the table of the actuary benefit the rich alone? or, at least, why should its operation add to their aggrandizement in particular? There is no just reason why fraternities should not extend the blessings of this knowledge to the many, notwithstanding the protests of the money kings.

THE age we live in differs from the former age in nothing more strikingly than in co-operative unions, by which all forms of business and benevolence are now carried forward. In the former age individualism prevailed in almost every enterprise. Partnerships in business by two or three persons were rare, and corporations and unions reaching throughout the country were denounced as dangerous. Now, barring the liability to monopoly and oppression, these organizations are accepted as serving the public welfare, and they so minify lone-handed effort in business or benevolence that few have the courage to maintain it. Then the single-handed merchant traded in all wares. Now great corporations spend immense wealth and their best enterprise in making and perfecting a pin. The engine of progress is reversed. The former order of things marked the anarchic state of our existence, the latter order marks the achievement of a century of civilization. The present period is essentially one of co-operation and mutual help, and it is nowhere more admirably exemplified than in the vast army of Fraternal Society members, estimated at a million and a half, who by an aggregation of small contributions have been enabled to secure the protection of their own loved ones, and have extended to their associates tangible assistance which in very many cases would be individually impossible of accomplishment.

HOME CIRCLE LEADER

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Home Circle Printing and Publishing Co.
OF TORONTO (Limited.)

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JOHN J. SIDNEY, (Past Supreme Leader)	Brantford
Wm. WILKINSON, M. A., (Chairman, Fin. Com., Supreme Circle)	275 King St. East, Toronto
JOHN FIRSTBROOK, (Fin. Com., Supreme Circle)	30 Excelsior Avenue, Toronto
DR. A. D. WATSON, (Supreme Med. Exp.)	City Planning Mills Company
ASHLEY B. RICHES, (Past Supreme Leader)	

A periodical devoted to the interests of the Order of Canadian Home Circles

TERMS OF SUBSCRIPTION.

SINGLE COPIES, 50 cents per annum
Agents getting up Clubs of five and upwards are allowed 25% commission.
Cash must be sent with all orders. Agents will deduct their commission when remitting.

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

ADVERTISING RATES ON APPLICATION.

NOTICE.

All business communications and correspondence for THE LEADER should be sent to THE HOME CIRCLE PRINTING and PUBLISHING COMPANY of Toronto, Limited, 44 Church St. Toronto. All correspondence for publication should be sent to the Editor of THE LEADER. Communications for publication, to insure their insertion, must reach this office by the 20th of each month.

TORONTO, OCTOBER, 1889.

EDITORIAL.

THE LAW OF AVERAGES.

Life Insurance, once so little understood by the common people, is now being pretty thoroughly known and used by all classes of the community. The usual arrangement of the insurance companies upon a financial basis has resulted in bringing the calculations of the cost, the risk, and the profits into the realm of the exact sciences, and, by the experience of many years, has taught largely by discovery the law of averages. The percentage principle has become fairly fixed, so that we have no hesitation in determining how many people will die out of each thousand of the inhabitants each year, and what percentage of persons will reach a given age. This has proved a marvellous discovery in all lines of business, and especially in the case of those who desire to make provision for the possibility of death.

The same law that affords the financier a basis of calculation enables the beneficiary societies to predetermine the number and rate of assessments for the payment of a given sum by a given number of persons in case of the death of one of their number. By this plan we find the business of a Beneficiary Society as securely based as are the older and costlier forms of insurance. The law of averages in this form of business, as in all other matters to which it applies, is related to certain conditions for its degrees in results. The average may be greater or smaller as we adhere to or ignore the conditions upon which these are based. A merchant can increase his average of business and his profits by attending faithfully to certain great and well-known principles. He may neglect his customers, or displease and lose them, or he may be careful in attending to their wishes and continue to trade with them. The average cost of the society that pays no attention to the examination of risks, and of the one that is careful in the selection of risks is very different. So with the membership of an obligated society like ours, the great business is to carefully keep up and increase the membership. To keep a faithful lot of loyal members ready to pay down promptly when the assessments are called, is more important than that the assessment amounts should be large or that there should be large sums of money added in the treasury.

There is no part of our work more important than to maintain a healthy, loyal, growing membership. Some may have the mistaken notion that the secret engine of power lies in the financial manipulation of the business of a society like ours. True, no one can reasonably expect prosperity where the finances are not properly handled, and the work of the officers at headquarters not properly done; but the real source of strength to the Order lies in the true and faithful service which each member may and does

render to the interests of his own Circle, and the way in which he works to make his Circle a popular centre of attraction and influence in his neighborhood.

The condition, therefore, from which we may reasonably expect a low average of cost to our Order, is that each member will do the utmost possible for the healthy growth of his local Circle. This can be done better by the membership now in existence, and at a much cheaper rate than by any official help that may be rendered. Let the meetings be held regularly and faithfully attended, and let propositions for membership come in frequently, and growth is assured, and a low average of cost.

THE HOME CIRCLE LEADER.

Many of the prominent members and friends of the Order have thought for some time that we should have a paper, circulating, at least monthly, among the members, and in the country generally, bearing evidence of the existence and work of the Society of Canadian Home Circles. At the last meeting of the Supreme Circle, the way did not seem clear for defraying the expense of such an undertaking, but since that meeting a few friends, led by the able and energetic Supreme Secretary, have devised a plan for producing what is needed in the paper line through a joint stock company, and it is therefore hoped that an efficient and creditable paper may be produced without any tax upon the funds of the Supreme Circle.

This is said to be emphatically an age of advertising, and a business that is not advertised is supposed to suffer in the competition of these times. The Order of Home Circles has nothing to complain of from this cause, nor from any, as probably our growth has been as rapid and as healthy as any similar organization in Canada, if not more so. Yet the live business man is not generally satisfied with merely doing well; he wants to do the best that can be done. On this principle it has been decided to give our young and rising Order the full advantage of a well conducted monthly paper. It will be the object of the promoters of this enterprise to have a paper second to none in Canada for the purpose it is designed to serve. The members of the Order may rely upon its utterances as safe and in perfect conformity with the spirit of this progressive age. The Home Circle started with no view of taking a second place among the Beneficiary Orders of Canada, and this new venture is in keeping with that original intention. It is hoped that the enterprise will meet with the hearty co-operation of all our members, and that subscribers will be secured in all parts of our work.

The man whose membership becomes a valuable acquisition to such an Order is he who is active in recommending to outsiders the advantages of our Society.

There are thousands of persons who cannot carry the expense of Life insurance at the rates charged by what are called the regular companies, and to such we offer a great boon. About five thousand persons have from one to three thousand dollars with us, and that by the periodical payment of a small sum, amounting in the year from say eight to ten dollars per thousand dollars benefit. Imagine how many homes are preserved intact by this provision that would otherwise be scattered and broken forever. In addition there is the habit of saving formed by this small and frequent payment, and in this habit there is a gain almost beyond calculation. The little waste rivulets are dried up, and the moderate stream poured into a channel which makes home brighter and better.

Our first number appears herein, asking for a careful perusal and an honest trial, and it is hoped it may bear monthly messages of information and cheer to all of like kin and character, who believe that men should join together in making provision for each other and for loved ones whose welfare is dearer than life itself to them. To all such we say, Give us a fair trial and a helping hand.

We greet you cheerfully and hope to be a travelling companion full of interest to you all. We want to speak bright, cheering, brotherly words, and hope to be answered by a genial smile and a right hearty "God bless you."

Canadian Homestead Loan and Savings Assoc'n.

Incorporated, - - - 1880

DIRECTORS

JOHN HILLOCK, Withrow & Hillock - President	
JOHN FIRSTBROOK, Firstbrook Bros. - Vice-President	(Member Finance Committee, Supreme Circle)
RICHARD T. COADY, City Treasurer - Treasurer	
A. J. PATTISON, - - - - - Secretary	
A. D. WATSON, M.D. - - - - - Supreme Medical Examiner	
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DAVID DUNLOP - - - - - Past Supreme Leader	

BANKERS:—DOMINION BANK

OFFICE, - - - - - 44 CHURCH STREET

ASSETS, FIRST MORTGAGES, \$61,000.00

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

The plan of operations is as follows:—The Association issues stock in shares of \$200 each, for which subscribers pay at the rate of one dollar per share per month. These instalments are loaned out to members on improved Toronto real estate, at interest payable monthly, which is again loaned out. Thus interest is made to earn interest, and is compounded twelve times a year. When the amount paid in on stock and the profits (interest, premium, fines and forfeitures) amount to \$200 per share, each member receives \$200 for every share he holds. The profits are such as to make each share worth \$200 in from nine to ten years. On that basis one share will cost a subscriber \$120 in ten years, when he will receive \$200. An investment of \$3 per month (five shares) for ten years amounts to \$600, and on maturity \$1,000 is paid; \$10 per month earns \$2,000; \$20 per month earns \$4,000. Accumulations may be withdrawn at any time after one year with five per cent. interest.

Interest will be allowed at the rate of five per cent. per annum on shares paid in advance.

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

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

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

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

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

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

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

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

The Homestead Society.....	\$3319 00
The Arcanum Society.....	607 00
The Royal Oak Society.....	430 00
The Workingmen's Society.....	304 00
Total saving.....	\$4680 00

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

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

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

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

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

The sum of

\$136,884.76

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

LIST OF DEATH CLAIMS PAID.

No.		No.	
1.	Frederick D. Sharman.....Parkdale.....	10.	\$ 505 00
2.	John Richards.....Millbrook.....	6.	800 30
3.	Mrs. Jane Young.....Toronto.....	12.	1000 00
4.	Morris O'Heron.....Waterford.....	1.	1453 73
5.	John Verth.....York.....	33.	1457 76
6.	Joseph A. McCullagh.....Cobourg.....	35.	1000 00
7.	Henry Parker.....Woodstock.....	39.	2507 97
8.	John B. Smith.....Millbrook.....	6.	2000 00
9.	William Barker.....Beamsville.....	17.	2000 00
10.	Mrs. Jane Bates.....Grimbsy.....	14.	2000 00
11.	Thomas S. Robinson.....Toronto.....	53.	1000 00
12.	George J. Duncan.....Welland.....	7.	2000 00
13.	Richard Seldon.....Caledonia.....	45.	2000 00
14.	Anna M. McDonald.....Selkirk.....	36.	2000 00
15.	Susan Chubb.....Toronto.....	5.	3000 00
16.	Alexander Ross.....Port Dover.....	34.	2000 00
17.	John F. Baird.....Georgetown.....	61.	2000 00
18.	Alexander C. Browne.....Port Perry.....	85.	3000 00
19.	W. T. Carr.....Nelles Corners.....	87.	1000 00
20.	William Y. Cornwell.....Norwich.....	25.	2000 00
21.	Theresa Merry.....Inglewood.....	65.	1000 00
22.	Mrs. Margaret Clark.....St. Catharines.....	63.	2000 00
23.	Mrs. E. J. Williams.....Tottenham.....	68.	3000 00
24.	Andrew G. Muir.....Grimbsy.....	14.	1000 00
25.	Thomas Mundy.....Toronto.....	5.	1000 00
26.	Mrs. Caroline M. E. Bachly.....Toronto.....	98.	3000 00
27.	Robert Cock.....Brighton.....	46.	1000 00
28.	Richard J. Hodge, Sr.....Toronto.....	5.	1000 00
29.	Francis D. Awde.....Hagersville.....	40.	2000 00
30.	Thomas R. Smith.....Parkdale.....	10.	2000 00
31.	William J. Mills.....Thorold.....	20.	2000 00
32.	Duncan McFarlane.....Brampton.....	60.	3000 00
33.	Isador John Fair.....Toronto.....	57.	1000 00
34.	George W. Goodfellow.....Aylmer.....	22.	1000 00
35.	Thomas Noble.....Port Dalhousie.....	21.	3000 00
36.	Mary E. Hedker.....Waterford.....	1.	1000 00
37.	Peter A. Price.....St. Catharines.....	63.	3000 00
38.	Silas D. Winn.....Humberstone.....	23.	3000 00
39.	John McCannell.....Toronto.....	5.	3000 00
40.	Martin D. Strachan.....Kingston.....	105.	3000 00
41.	John O'Donnell.....Port Dalhousie.....	21.	3000 00
42.	Philip S. Martin.....Lindsay.....	34.	3000 00
43.	Adam H. Cline.....Nelles Corners.....	87.	2000 00
44.	Elihu B. Purdy.....Brighton.....	46.	3000 00
45.	Charles J. Bates.....Grimbsy.....	14.	2000 00
46.	George Clark.....Caledonia.....	45.	2000 00
47.	Elizabeth Harris.....Stoney Creek.....	101.	1000 00
48.	Richard Hodgins.....St. Catharines.....	63.	2000 00
49.	Eveline Watson.....Georgetown.....	61.	3000 00
50.	W. J. O'Connor.....Alliston.....	70.	2000 00
51.	William McBurney.....Selkirk.....	36.	3000 00
52.	Mrs. Harriet Pettit.....Waterford.....	1.	2000 00
53.	James H. Hodgins.....London.....	48.	3000 00
54.	Robert Knowles.....Simcoe.....	26.	2000 00
55.	James McKay.....Woodstock.....	39.	2000 00
56.	Thomas J. Bundy.....Claremont.....	82.	2000 00
57.	Thomas Murray.....Hamilton.....	18.	2000 00
58.	Frederick B. Tilton.....Tilsonbury.....	47.	3000 00

59.	Archibald Nell.....Toronto.....	98.	2000 00
60.	Simon T. Wray.....Dunville.....	24.	2000 00
61.	Robert G. Wigley.....Toronto.....	19.	2000 00
62.	Miriam Denton.....Tilsonbury.....	47.	2000 00
63.	John W. Adams.....Toronto.....	30.	1000 00
64.	William Misener.....Crowland.....	90.	3000 00
65.	Charles F. Amesbury.....St. Williams.....	50.	2000 00
66.	Eliza Ann Fenton.....Stoney Creek.....	101.	3000 00
67.	Sarah E. F. Strawn.....Dunville.....	24.	2000 00
68.	Nelson M. Gage.....Rowmanville.....	3.	1000 00

MEMBER ATTENDED REGULARLY.

The other day when the mercury was at 90 in the shade the Protector was trying to read, but the heat and mosquitos would not allow him to. He remarked to himself: "Well, it is so hot I fear I will melt, but should I die thank heaven my life is insured! I will melt. I" Just then a lady approached him with the remark, "Are you Protector of the Argenta Lodge K. & L. of H.?" He told her he was, and asked her if she did not want to join. She said she had thought of it, but there were so many degrees in it, and their treatment was so rough that she could not think of joining it. She said she had come to ask if he could not excuse her poor husband from attending so often, for poor man, he was nearly tired to death. The Protector told her that the meetings were short and pleasant, and he would be glad if members attended oftener. "Oftener! How can that be when you meet every night?" said she. "Last Monday night my poor, dear husband came home at two o'clock with his face all bruised, and I asked him if he had been fighting. He said no, he had been taking the 29th degree of your noble Order. The goat had run down stairs and he had been bruised up very bad, but it was for me and the children that he made such sacrifices. Last Tuesday night he did not get home until after one o'clock, as he had been appointed a member of the committee on Bro. Ripsaw's death—a brother who had been killed by a log rolling over him in Wisconsin. You had made him chairman of the committee and he had to represent Bro. Ripsaw, and as there was no log in the lodge you had rolled a beer keg over him and battered him up, but he did not mind the treatment as it was for the good of me and the children, that he made such sacrifices.

"Wednesday night he came home at one o'clock in the morning; he smelt curious and I asked him if he had not been drinking, and he said no, it was fuel oil that I smelt. He had been appointed a committeeman to grease the pole for a new brother to climb—poor man, it must have been very tiresome for him, as he talked in his sleep about a flush and ten of hearts; I suppose he meant tender hearts; and I found a lot of red blocks in his pocket which read, Good for 25 cents—the servant girl said they were poker chips. I showed them to him and told him what she had said, and he said yes, they were poker chips—that he had to poke them through the wicket to pay his dues with, and after he got in the financial secretary would collect 25 cents for each one. He said the Lodge was very expensive, but he could stand it for me and the children. Thursday night he was out nearly all night waiting to see the visiting brother from Pine Bluff safe on the train. Friday night you kept him up till 2 o'clock in the morning and he came home with his clothes all torn. He said that the fellow you initiated was unruly and fought like a tiger in the lodge-room. Saturday night he came home early; he got home at eleven o'clock and said that they had no initiations that night, but had been reading up the minutes of the week."

She wanted to know if he could not be excused from attending so often. The Protector told her that her husband was such an active member in the Lodge he hardly knew how he could spare him, but for her sake he would excuse him five nights each week in the future. She thanked him, and bid him goodbye. After she was gone the Protector remarked that her poor, dear husband had never attended the Lodge but once and that was when he was initiated.—*Intelligencer.*

A GREAT FRATERNAL ARMY OF 1,000,000.

The following is about the membership of the beneficial orders in the country:

A. O. U. W.	222,447
K. of H.	137,000
Royal Arcanum	93,000
American Legion of Honor.....	62,276
Knights and Ladies of Honor.....	56,964
Chosen Friends	50,000
Knights of Pythias, E. R.	16,000
Knights of the Maccabees.....	24,000
Equitable Aid Union.....	20,000
Empire Order of Mutual Aid.....	20,000
Royal Templars of Temperance.....	22,000
United American Mechanics.....	40,000
Order of United Friends.....	15,000
Select Knights, A. O. U. W.	20,000
United Order of the Golden Cross.....	9,000
Knights of the Golden Hall.....	12,000
Home Circle, Boston, Mass.....	6,500
Canadian Home Circle, Toronto, Ont.....	5,000
Knights of Columbia.....	2,000
Independent Order of Foresters.....	12,000
National Union	15,000
Various other fraternal beneficial orders estimated.....	152,500
Grand Total.....	1,042,687

If any of our Sister Societies are not credited with their full membership in the above table, and will forward to this paper their annual or official report, we will be only too glad to make corrections. We want to count every member in every fraternal beneficiary organization.

The estimated amount of life benefits carried by the membership is \$2,000,000,000, and the amount paid widows, orphans and dependents annually will reach over \$20,000,000. What a grand record for the fraternal orders of this country!

It has been truly said that pauperism is the mother of crime. These grand fraternal orders have saved thousands upon thousands from pauperism, and the country has been the better for it. The widows and the orphans who have been protected and provided for, appreciate the great and good work which fraternity has done. Well may they say, God bless the founders of these noble organizations, and long may they exist to bless mankind.

The Canadian Home Circle, in its fourth year, occupies the position of the second largest benevolent order in Canada upon the plan of Insurance at actual cost.

ASSESSMENT 33 is called from Subordinate Circles due at Supreme Secretary's office on or before October 22nd, and assessment 34 from the members must be paid to the Financial Secretary on or before 31st, or benefits cease that date. Membership in the Order expires November 30th.

TORONTO Home Circle 37 are arranging for a social at home at their next regular monthly meeting in October. A programme of singing, recitations and luncheon will be provided. The committee of management, consisting of Bro. John Firstbrook, chairman, and Sisters Draisie, Robinson, Humphreys, and Walker, have headquarters at the Supreme Secretary's office.

TO SEPTEMBER 25th, the following Circles show increases in membership for the month:—

Simcoe 26, Toronto 53, Stoney Creek 101, Parkdale 10, Kingston 105, Toronto 5, Alliston 70, Caledonia 45, Woodstock 39, Lindsay 34, Hampton 9, Aylmer 22, Port Rowan, Niagara Falls 84, and Hamilton 18. Vittoria 122, and Gravenhurst, 124 among our new Circles, are fraternally welcome in the chain. The total increase in membership so far in September is 70, while most of the Circles hold their meetings during the last week, and applications for the month do not reach the Supreme Secretary in time to be included in the current account. Our gain for September will probably reach 100.

THREE deaths have been unofficially reported in the membership of the Order during the month of September. Bro. Robt. C. Wilson, a member of Toronto Circle, No. 62, certificate 4214, amount \$3,000.00. Sister Sarah Jane Etchels, a member of Merrittin Circle, No. 13, certificate 2,895, amount \$3,000.00. Sister Elizabeth Farney, of Waterford Circle, No. 1, certificate 52, amount \$1,000.00. At least one of these claims will be paid from surplus funds from the September call.

BENEFICIARIES SPEAK.

BOWMANVILLE, Sept. 13th, 1889.

To the Supreme Circle, C. H. C.
GENTLEMEN.

I gratefully acknowledge the receipt of the sum of one thousand dollars (\$1,000.00) payable to me under the Beneficiary Certificate of my late husband, Nelson M. Gage, who was, during his life time, a member of Bowmanville Circle No. 3.

Thanking you for your promptness in settling this claim,

I am,

Faithfully yours,

BETSEY E. GAGE.

23 ADELAIDE ST. EAST,

TORONTO, Sept. 24, 1889.

Thos. Sheard, Esq.,

Treas. Home Circle 30,

16 Magill Street, City.

Dear Sir,

I have pleasure in acknowledging the receipt this day of a cheque on the Dominion Bank in my favor for the sum of \$2,000.00, payable under the Beneficiary Certificate of my late daughter Mrs. S. F. E. Davis, formerly a member of Dunnville Circle No. 24.

Thanking you for your promptness in settling this claim, and with best wishes for the prosperity of your Order,

I am,

Faithfully yours,

J. D. STRAWN,

Executor.

CULPRIT (in confusion): I beg pardon, but really I couldn't help it—you looked so roguish and tempting. She: Are you sorry? Culprit: No I'm not. She: Then I'll forgive you.—*Life*.

A PROOF of the immense superiority of the classic over the modern physique is the fact that the gladiators of old never got out of condition by drinking, and yet they were continually indulging in Roman punches.

TOMMY—Won't you kiss me, Nellie?

Nellie—No; mamma said I musn't kiss the boys. But you may kiss me.

HERE lies the affidavit man

Who swore to circulation;

Although deceased, he has increased

His worldly occupation.

In life he lied but once a day—

A petty little crime—

But since thro' death he lost his breath,

He now lies all the time.

FLOSSIE is six years old. "Mamma," she asked one day, "if I get married will I have a husband like pa?"

"Yes," replied her mother with an amused smile.

"And if I don't get married will I have to be an old maid like Aunt Kate?"

"Yes."

"Mamma"—after a pause—"It's a tough world for us women, ain't it?"

KISSABLE Girl (suddenly): Take care, some one will see you! Good-looking but bashful Beau: What am I doing? Kissable Girl (scornfully): Nothing!

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TORONTO HOME CIRCLE, No. 5

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

FRANK BAILEY, Leader,
41 Melbourne Ave.
H. J. WAY, Secretary, 216 Bathurst St.

TORONTO CIRCLE, No. 30

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

T. W. BARKER, Leader,
A. McMORDIE, Secretary, 1903 Yonge Street
152 Given Street

TORONTO CIRCLE, No. 37

Meets in SHAFERBURY HALL, The Third Friday of each month. Visiting members fraternally welcomed.

E. De LAHOOKE, Leader,
MRS. E. A. GREEN, Sec'y, 19 Dorset Street
125 Becholey Street

TORONTO CIRCLE, No. 57

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

J. N. DAVEY, Leader,
E. ROSEVFAR, Secretary, 22 Bellevue Ave.
35 Flecho Street

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