

# Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

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## HOME CIRCLE

The original object of those who effected the organization and framed the Constitution of the Canadian Order of Home Circles, was to establish a Beneficiary Society on the co-operative plan and to accomplish this the four sections of the Constitution were so constructed as to be in harmony with each other, and all upon the purely assessment principle.

These four are: 1. Beneficiary; 2. Sick Benefit; 3. Total Disability, and 4. Life Expectancy.

Periodical assessments were not looked upon as belonging to the Beneficiary Brotherhood principle, but to consist of modified features of Life Insurance, and were therefore rejected by the originators of the Order. There are essential differences between the Insurance plan and that of the assessment Society. The first provides a financial basis by which the average amounts paid by each member must equal the average amount received by the member holding a beneficiary claim. Thus no one can expect to get from the Company more than the average number of policy-holders pay into it.

In the assessment Society the principle lies in a faithful adherence to covenants to pay a certain amount when called upon to do so. These calls are regulated by the mortuary experiences of the Order. The whole business spread before each member of the Order keeps all those interested in possession of the facts, and the cost being low, hundreds are wisely availing themselves of the benefits arising therefrom.

It will be at once perceived that there are no speculations, no risks assumed. All is as plain and clear to the members as can possibly be.

Persons of a speculative turn of mind often advise the introduction of some financial scheme for realizing certain sums of money at certain periods, say at the end of ten years, less or more, but the general feeling has all along been against this process as speculative and risky, and it has been avoided and refused. The speculating idea must be kept from our records of business. There is no one making any money out of the Order. The Officers who are charged with responsibility, and have to devote time and labor to their departments are paid a small amount, but no large sums go to enrich any pocket. The Supreme Organizer's office seems to receive the most money, and yet when that is examined, it is found that he pays out, for work done for him, nearly all he receives. He is not as well off now as some time ago, because of what he has to pay for assistance and such like. Thus the economy practiced is encouraging. The Home Circle shall never be made a monetary concern from which profitable investments may be obtained. No, a band of brothers and sisters, we cannot afford to allow any other than the brotherhood idea to prevail among us. Sympathy, brotherly kindness, and not a venturing policy to gain money must be preserved as our watch cry.

The moment we go after great profits for little outlay we lose the spirit and object lying at the foundation of our work. We have no fortunes in which survivors may profit by the early death, no profits to hanker after, no scheming to line the pockets by investments, but an honest bargain to stand by each other when death brings his shadows over us. This we have done unflinchingly, and this we will do, and any who are disposed to be dissatisfied must seek their ideas elsewhere. The success we have already gained assures us of the soundness of our practical principles, and we must go ahead and prosper, leaving other orders far behind in our experience of only a few years. We must leave them still further, a little year by year until we attain the place we deserve, namely, that of

head of the list, in numbers, in financial receipts by one assessment, by the prompt payment of claims, by the careful management of our office work, by strict conformity to faithful medical examinations, honest returns and untrifling sympathy and co-operation. Here is a sphere for doing good to our fellow men, and happy is he who makes himself useful in promoting so noble an undertaking.

## REMARKS BY SUPREME CHAPLAIN, REV. JAS. MOONEY, AT OPENING OF SUPREME SESSION

BROTHERN,—I esteem it a privilege to be present on this occasion, and to be identified with this illustrious Order. When we consider the rapid growth which has attended the efforts put forth during the past five years of our existence as an Order, having over five thousand of a membership, this is a fact that ought to stimulate and inspire us in the future. The prosperity of the Order is due to the fact that we have a solid foundation and hence our Constitution has commended itself to the thinking men of our Province. Men of the various professions of our Country belong to the Order. We are thankful for the temporal prosperity which has come to our Order as we have tried to carry out the injunctions "Bear ye one another's burdens." Praise is due to the Organizer for his energy and push; to the Leader for his executive ability; to our Secretary for his business tact and qualifications, to the Supreme Medical Examiner for the caution and skill shown in his work.

The outlook for our Order is very promising, and judging from the past the time is not far distant when the Order will stand second to none in the Province as a Benevolent Institution. In order to secure success in the future the responsibility must be felt by every individual member. Let the past inspire us to greater diligence in the days to come.

Since our last Annual Meeting death has entered some of our Circles and some of our members have been called from the Circle on earth, but we trust that they have entered that Circle that surrounds the Throne on high.

Sad hearts and homes have been comforted by the benefits bestowed by our Order by a legacy to widows and orphans, from one thousand to three thousand as the case may be. Man cannot prevent the ravages of death. He is a wise man who will take advantage of time and the opportunities within his reach. No day is so bright that the clouds of trial, death and disappointment do not settle over some household. No life is so secure but that the inexorable law of death may not reach and doom its possessor to take his place in the silent Hall of death. No family is secure from their calamities, and so we say blessed are they above measure who have made provision for the trial when its comes. But a wise fore-thought and the means afforded by our Order may provide comfort for the stricken loved ones, and we do not hesitate to say that the man in moderate circumstances who fails to take advantage of this practical means of protection to his family has failed in one of his most essential Christian duties.

REV. ALBERT BARNES, the distinguished commentator, said of insuring orders: "I am free to express my opinion of their value, especially to men in the circumstances in which ministers of the gospel are. I have wondered that they have availed themselves so little of the advantages of such institutions. I know of no way in which they could so well provide for their families when they die as by availing themselves of these advantages."

### THE ELECTION OF SUPREME OFFICERS

Supreme Leader, Rev. John Kay, Brantford; (re-elected); Supreme Vice Leader, Dr. R. J. Ough, Millbrook, (re-elected); Secretary, A. J. Pattison, Toronto, (anonymous); Treasurer, D. R. Foster, Waterford, (anonymous); Chaplain, Rev. Jas. Mooney, Cainsville, (re-elected); Marshal, Rev. Saml. Cunningham, Waterford; Warden, W. H. Godwin, Kingston; Guard, D. B. Calbick, Goderich, (re-elected); Sentinel, John J. Hall, Woodstock (re-elected); Medical Examiner, Dr. A. D. Watson, Toronto, (anonymous); Solicitor, James R. Roof, Toronto, (anonymous). Trustees: John Small, Arthur, John L. Buck, St. Williams; James G. Howorth, Toronto Finance Committee: Wm. Wilkinson, M.A., Brantford; John Firstbrook, Toronto; Henry F. Perry, Toronto. Committee on Laws: F. N. Raines, M.A., Uxbridge; Samuel A. Nelles, Grimsby; W. H. McFadden, Brantford. On Appeals: Dr. C. Y. Moore, Brantford; M. Y. Keating, St. Catharines; Andrew Rodgers, Jarvis. Board of Past Leaders: R. Harcourt, M.P.P., Welland; John B. Freeman, M.P.P., Simcoe; J. J. Sidey, Welland.

### OUR NEW CIRCLES

The Supreme Organizer, P. M. Pattison, assisted by Bro. M. T. Hensworth, instituted North Toronto Circle, No. 132, at Davisville, Friday, March 28th, with the following first Officers:— W. Tomlinson, P.L.; J. T. Whaley, L.; F. Goulding, V.L.; T. G. Crown, Sec'y; Wm. Lewis, Treas.; J. S. Davis, Fin.-Sec.; Jno. Pender, C.; Jno. Davis, M.; Jno. Meaker, W.; Wm. Farrell, G.; A. Saunders, Sen.; Dr. S. R. Richardson, Med Exam. The new Circle starts with 18 active members, and promises a useful career in the good work.

### HOME CIRCLE CONCERT

A Committee of Toronto Home Circle, No. 19, provided a very enjoyable evening's entertainment for the friends of the Order and members of the Circle on Friday evening last in their Dundas Street Hall. The room was comfortably filled with an appreciative audience, and the programme made up from suitable selections was greatly enjoyed. The Supreme Secretary, Bro. A. J. Pattison, occupied the chair, and Bros. David Dunlop and A. R. Riches, of the Supreme Circle, and Past Leader Hro. Reid, of Toronto, 19, were on the platform.

Mrs. Arnold and Miss Spalding, Miss Maud Alexander, Miss Walker, Miss Ella Tewsley, Miss Coleman, Professor Wood, Mr. Harding and Mr. George MacBeth contributed to the programme. At the close of the Concert a choice lunch was provided for the ladies and gentlemen who had volunteered their services for the evening. The proceeds of the evening are to be donated to the family of a deserving member of the Order, and the Committee who provided the entertainment deserve special praise for the thorough efficiency and completeness of their arrangements. The committee consisted of Mrs. Emma Groom, Miss Wigley, Mrs. Fredale, Messrs. Hill and Barrett.

### WHAT THE PUBLIC THINK OF OUR ORDER

1. Would you kindly give me the address of the secretary of a few of the different benefit or friendly societies in Toronto? 2. Mention, if possible, which you would consider the best for a tradesman or workman to join. STRANGER.

1. A. J. Pattison, 44 Church Street, Order of Canadian Home Circles; I.O.O.F., J. B. King, 42 King Street east; I.O.O.F., M.U., Owen Mead, 136 Major Street; C.O.O.F., C. P. Parkinson, 136 Baldwin; A.O.F., W. Williams, room 20, Wesley Buildings, 33 Richmond west; I.O.F., J. A. McGillivray, 10 St. Patrick; Knights of Pythias, George H. Mitchell, 157 Denison Avenue; A.O.U.W., H. M. Wilkinson, 44 Maitland; Royal Arcanum, H. English, 112 Maitland; Orange, W. Lee, Victoria Hall; Royal Templars of Temperance, J. E. Kerr, 20 Oxford Avenue; Order of Chosen Friends, Mrs. E. G. B. Kemble, 16 Richmond Chambers. 2. For a workman the Order of Canadian Home Circles, A.O.U.W., Oddfellows, Foresters, or Royal Templars are all good; we cannot make a choice for you.—From the Answers to Inquiries in the Toronto Daily News, Monday, March 3rd, 1890.

### SECRET WORK

The exemplification of the Secret Work which was given by Supreme Organizer P. M. Pattison, towards the close of the Session of the Supreme Circle, proved a most interesting exercise. His ability to give it without the aid of the book was very gratifying to the fifty or more members who remained to the close. One brother who had been spoken of as an expert in the rendering of the charges and secret work, congratulated Bro. Pattison on his rendering so as to bring out some points which had altogether escaped his previous notice.

Although the Canadian Order of Home Circles does not attach essential importance to the secret work, yet it is with feelings of satisfaction that we look upon our simple, clear and instructive initiation ceremony, and brief but efficient rendering of the secret work. If the officers of our Circles could be persuaded to commit to memory so as to give off with good effect the charges and unwritten work, the whole ceremony would be much more attractive. We can readily see how repulsive to an educated and refined person an awkward and bungled rendering of the ceremonies must be. The Officers of the Order should enforce the obligation to commit to memory all charges and instructions to be used with candidates. We were very much delighted to notice the thorough acquaintance of our Supreme Organizer with all this work, and hope he may be able to impart an enthusiasm for a smooth and suggestive ceremony given in good style and with the taste of true literary culture.

### GEORGETOWN

On Friday Evening, 7th March, we had the privilege of initiating three of our leading citizens—one, headmaster of our High School. We expect three more at our next meeting. The Circle here is in splendid working order. Bro. J. Allen makes a first-class Leader.

### THE WHITE CROSS MOVEMENT

This is one of the most important movements of the day, in which efforts are being put forth to correct the social vice, and save from its ravages the tempted and tried of both sexes.

The inauguration of such a movement is not one hour too soon, for while intemperance is a great vice, and many others that we might mention are dreadfully destructive of the character and the health, none has a more deadly influence than the vice at the overthrow of which this Society proffers a helping hand. The passions and habits that are impure destroy the noblest elements of human character, and to show, especially the young, the dignity and manliness of controlling these in lines of purity to both mind and body is a noble work. The address of Dr. Douglas, principal of the Methodist College in Montreal, on this movement, has called almost world-wide attention to the Society, and its operations.

If Society is properly warned against the prevalent evils which this organization is trying to correct, then to be forewarned is to be forearmed.

All teachers of the young have a great work before them if they will do their duty, to elevate the standard of social morality so that the lecherous villain who by the blandishments of hypocrisy may mingle with the best society, may be detected, and either cured or cast out. The philanthropist knows how wide a realm this field presents. The cure begins in total abstinence from intoxicating beverages, and the vicious effects of all narcotic indulgences, and continues in a process of education which will spread beneficial results on every hand.

Men engaged in such a work should receive encouragement from all Insurance Companies and Beneficiary Societies, for whatever improves the public morals has a similar effect upon the public health. This diminishes the death rate and promotes the economical purposes of these Societies. We are glad, therefore, to speak a favorable word for the "White Cross Movement," and to wish its promoters all success in their noble undertaking.

The Journal of Proceedings will be out within ten days. It will give the proceedings of the late Supreme Session in full. See that it is read in the Circle for the information of the members.

## CHAT BY THE WAY

OUR ARMY over 5,050 members April 1st.

ON March 19th we had in good standing 5,034 members.

OUT of 131 Circles all but 20 were represented in the Supreme Session of 1890.

THE NEXT Session of the Supreme Circle will be held in Toronto in March 1891.

REV. CANON HOUSTON, of Niagara Falls, called at the Secretary's office at the close of the Convention.

THE Bonds of the Supreme Treasurer and Supreme Secretary are placed at \$8,000.00 each for the current year.

**Sick Benefit Assessment No. 20 is called to the Supreme Treasury, and No. 21 from members delinquent May 1st.**

**Beneficiary Assessment No. 39 is called from members, and 38 to the Supreme Treasury delinquent from members May 1st.**

MAJOR R. W. SMITH, Lindsay, Past Leader of Circle 34, paid a social call to the Supreme Secretary's office during the month.

A LARGE number of our representatives wear the Home Circle Pin manufactured by Mrs. E. J. Speller, Yonge Street. It is a neat emblem.

IT has been decided to issue all notices of Assessments through the columns of the LEADER, and this plan will probably be put into operation in June or July.

AMONG our visitors we are pleased to record the names of Rev. Samuel Cumingham, Waterford; A. Q. St. George, Fenelon Falls; Capt. R. H. Bunt, Hampton, and others.

THE representative from International Bridge, Circle No. 112, Bro. C. W. Lewis, dates his acquaintance with the Supreme Secretary back to the exciting days of the Fenian Raid, along in the sixties.

THE Supreme Organizer, Bro. P. M. Pattison, Waterford, wants reliable men to assist him in establishing new Circles. Can you assist him? If not, please give this paper to some one who you think will do so.

IF you have not already secured your Circle Badges you should do so at once. The prices have been reduced by the Supreme Organizer to about cost. When your Circle is being inspected by your District Deputy they will be found useful.

THE plan of levying Assessments through the LEADER will save postage now paid by the Financial Secretary. The actual economy to the Order should be not less than \$800 per annum, and the members will receive the paper where formerly only a notice was received.

THE Toronto Circles are interested in the District Deputy for Toronto District. It is said that the successful brother or sister must be able to deliver the entire secret work of our Order without a Ritual. Brothers W. H. Apter and James G. Howorth of No. 37 can fill the requirements.

OWING to causes heretofore referred to we have another Sick Benefit call in April, making the *third* this year. From various sections we learn that the health of the community is improving and we may now look for a return to the normal condition of affairs. The Benefits of our Sick Fund Department have been realized in a substantial manner by a large number of its members during the past five months.

ONE of the Acts of the recent Convention was to authorize the appointment of District Deputy Supreme Leaders under such a plan as the Supreme Leader may think best to adopt. The arrangements for carrying this out are not yet completed but it may be safely said that the Circles will have a part in the appointment of these officers. One of the results will, we hope, be the exemplification of the secret work in each Circle and increased efficiency in this branch.

SOME of our delegates to the Supreme Circle, notably those who had not previously attended a Supreme Session, were surprised at the substantial appearance of our representative body. We know that our membership consists of a large majority of the industrial men of this province, and that as an Order we can without fear say that there is none better. We have more members as representatives in the Provincial and Dominion Parliament than any other Fraternal Society in Canada.

## BENEFICIARIES SPEAK

WATERFORD, JANUARY 31, 1890.

L. H. SLAGHT, Esq.,

Treas. Home Circle, No. 1,

Waterford, Ont.

DEAR SIR—I beg to acknowledge receipt of cheques 2107 and 2108 for one thousand dollars each, in payment of Beneficiary Certificate No. 31, of my late husband, William Folsmbe. Thanking you for your promptness in settling this claim.

Faithfully yours,

ANNIE FOLSMEE

ST. CATHARINES, March 26th, 1890.

To the Leader and Officers of Circle No. 63, St. Catharines, Order of Canadian Home Circles:

GENTLEMEN,—On behalf of Mrs. Sarah Jane Elliott, I beg to acknowledge your cheque for two thousand dollars, (\$2,000) being amount of insurance on the life of her late husband, James Elliott, who died on the ninth inst., and to thank you for your promptness in the matter, cheque having been received on the 17 inst.

Respectfully yours,

ALEX. McEDWARD,

Attorney for Mrs. Elliott.

—From the *St. Catharines Gazette*, March 28th, 1890.

## NO KICKERS THERE

I hope to go to the realms above, when I lie down to die; I hope that choirs, all clad in white, will greet my wandering eye. I know that I'll be filled with joy, in regions free from care, for angels tell me in my sleep, there are no kickers there.

Though rugged be the Jasper pave, no soul will dare complain; though sunlight shines the ages through, no spirits call for rain; though crowns be half a size too small, no seraphs tear their hair, and all is joy above, because there are no kickers there.

The music may be out of tune, no one will hold his ears; the robes may be tailor made, there'll be no moans or tears; the sandals may be often worn, none ask a better pair, for, glory to the Lord of Hosts! there are no kickers there.

And when the celestial council call for paving on the street, the man who gets the contract may work onward swift and fleet; no spirits will injunctions bring, nor cranks or croakers swear; the realms above are free from chumps, there are no kickers there.

Then take me from this vale of tears, where cranks come to the front, where men who never work or toil still lie around and grunt; I long to wear celestial robes and climb the golden stair, for well I know that in those lands there are no kickers there.

INDIGNANT Guest (after climbing six flights of stairs): "Why the clerk promised me a room on the second floor." Bell Boy: "Yes, sir, second floor from the top."—*Hotel Mail*.

## HOME CIRCLE LEADER

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ADVERTISING RATES ON APPLICATION.

## NOTICE.

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TORONTO, APRIL, 1890.

## EDITORIAL.

## MEDICAL ATTENDANCE

In guarding the Order from abuses and unnecessary risks something should certainly be done in the line of medical attendance. We hear sometimes of persons presenting claims upon the Sick Benefit Fund who have refused to obtain proper medical treatment. Who, is qualified to determine whether the sickness constitutes a proper claim or not? The Relief Committee and the physician required to certify will doubtless satisfy themselves thoroughly before signing the application for the weekly claim. At the same time one can tell whether the sick member has not been ill a much longer time than he should have been because of his not having proper and timely medical treatment. Then, in the case of those whose only claim is upon the Beneficiary Fund, they should understand that by such refusal they expose themselves to dangers which are likely to do an injustice to the whole Order by leading to a claim unnecessarily. Only the other day we heard of a death that occurred where the member refused medical treatment and followed the directions of some advocates of a so-called "Christian science" cure. The officers of the Order would, we believe, be perfectly justifiable in contesting such a claim, and in prosecuting the ignorant impostor, who in the sacred names of Christianity and Science, claimed to perform some sort of miraculous cure, and thus duped the poor ignorant man who trusted him. All this kind of thing must be stopped short. If the members when sick refuse to have proper medical treatment they are, by so doing, imposing upon the Order and indulging in a system of dishonesty which must be stopped at once or there is no telling how many thousands of dollars may be misplaced by such persons. Every dollar paid in consequence of sickness or death that might have been avoided is equivalent to a fraud and should be so considered. We do not presume to say what kind of views our members shall hold on religion and politics, or on business and a thousand other things, but we must interfere to prevent or punish any line of procedure likely to endanger the life or health of each other. It is by no means fair when we start out to furnish a Death or Sick Benefit at cost that we should tolerate anything likely to make these unnecessarily heavy.

The drinker and intemperate generally will be complained of, how much more those who outrage and slander both religion and science by yielding their health and life to the quacks and humbugs who are every where imposing upon the ignorant and unwary.

This is strong language, but none too strong to characterize what amounts to a calamity to some family and a fraud upon the Beneficiary Order.

We do not assume that the physician can and will cure every case, but that is no reason why all proper efforts in this line should be discarded and some form of unjustifiable quackery should be indulged to the danger of both health and life. Something must certainly be done to prevent a recurrence of such cases.

So soon as it is discovered that the death returns contain the statement that no physician has been employed we are sure that here is a case of poverty or one of fraud and while the former seldom prevails the latter may.

An honest and fair consideration for the whole membership should lead any sick member to apply at once for some form of proper medical treatment. It is no answer to this to say that all diseases are in the mind and have no real existence in the body but by sympathy.

Any person of ordinary intelligence and education knows that the volitional power of the mind is a tremendous force and may do much to help or hinder the cure of disease, but the best and most skilful physicians and philosophers agree that it is little less than a slander upon our common humanity and may involve a fraud of immense proportions to substitute the quack nostrums of the day, or the pretentious incantations of modern faith cure, Christian science and similar witcheries to effect the removal of inflammatory and febrile conditions from the human body. We do not wish in any of these cases to charge an intentional fraud, but there may be such a thing as an unintentional injustice which, if persisted in, becomes the greatest of all impositions and, as in some cases we could name, involve an expenditure to an Insurance Company or a Beneficiary Society of thousands of dollars and all the sad consequences of death in the home and community. Every member of the Order should look into this question and note the importance of guarding every point that is likely to involve an imposition upon the body or an injustice upon any member thereof.

## OUR SUCCESS

Since referring to the most satisfactory success of the Canadian Order of Home Circles in the March number of the LEADER, attention has been called to one of the Beneficiary Orders that at the time of our organization had 150 councils in operation.

The February number of the official organ of that body has reached us and the list of councils published therein for Ontario 131, New Brunswick 3, Quebec 8, British Columbia 4, Manitoba 4, Assiniboia 2, making a total of 152. Our organization took place October 3, 1884, six years next October, during which time we have secured more than 5,000 members, giving about \$7,000 at one assessment. The Society referred to has gained in the whole Dominion, by its own showing, only two councils. That Order is said to be in a healthy condition. They have \$20,000 Beneficiary surplus on hand, and assess every month whether required or not to meet death claims. If therefore theirs is sound and satisfactory how much more so should such an organization as ours be; their growth, in five years, scarcely any, ours, 5,000 members.

The rapidity and healthiness of our progress should be highly satisfactory to any reasonable person. The spontaneous and unreasonable growth of a boom is not what we want. We want and are realizing steady growth which is going to give us satisfaction all the way through.

Compared with societies that make a death claim assessment and provides for no reserve we have become, with one exception—that of the A.O.U.W.—the strongest in Canada. In making this statement it should be remembered that we confine as yet our operations to Ontario. We have the other provinces of the Dominion to work up after a while. Entrance upon that work will occupy our attention almost immediately.

The Supreme Organizer will visit the eastern, northern and western parts of the province at an early date and appoint such helpers as he can secure for this work. He is very particular as to the kind of men he puts into the field, and when the right man is obtained he tries to make it worth that man's while to give attention and time to the work.

## LISTLESS LODGE.

'Twas nine by the clock, intermission was o'er,  
The Guards took their places, and closed was each door;  
The members were seated, the business was done,  
The "Good of the Order" an hour had won.  
The Marshall was spinning an ode card at ease;  
His Deputy sat just as prim as you please,  
While working in wool the grim face of a cat,  
In comfort curled up on the top of a mat.  
The gavel had sounded, the lodge was quite still;  
A song was requested from Sister McQuill;  
She rose with a smile, and her long ringlets shook;  
"Fsc! se me" says she, "I've forgotten my book."  
A brother was called on,—he'd "nothing to say."  
But mentioned the name of Theophilus Day.  
Theophilus rose,—'twas the story of old;  
He'd got what he termed a "very hard cold."  
Each brother and sister was heard to decline,  
A six and three out of every nine.  
The "Good of the Order" looked meagre and poor,  
Said one, "I shall never come here any more."  
The members grew tired, and listless, and dull,  
For no one would speak, though the lodge-room was full.  
No brother or sister would sing or recite,  
The hour was thoughtlessly wasted that night.  
One brother, I ought to have mentioned, arose—  
He looked up at the ceiling and down at his toes—  
Says he, "As there's nothing now left us to learn,  
I move, Worthy Chief, that this Lodge do adjourn."  
The singing and prayers in a twinkling were o'er,  
Regalias and ode-cards were thrown on the floor;  
The members brought colds and excuses that night  
To shut the lodge-room and put out the light.

—From Penny Readings.

## KNIGHTS OF HONOR

Such an unheard of death rate as we have had during the months of January and February, owing to the ravages of the "Grippe," would be a perfect justification for our supreme officers to call an extra assessment, if it proves to be necessary, in order to make prompt payments. However, we do not believe anything will be done in the matter until after the session of the supreme lodge in May, and it may not be necessary to call it all.

A number of our sister societies have found it necessary to call extra assessments, the A. O. U. W. in New York having called three in each of the months of January, February, and March.

Our supreme officers will see to it that the laws of the order in regard to the payment of benefits are not violated, and there need be no uneasiness on the part of the members because an extra assessment is not called.—*Knights of Honor Reporter.*

In a certain Kansas lodge several faithful members were on hand night after night to attend to the necessary business of the lodge, receive new members, make out reports, etc. and in vain they tried to induce others to attend. Coax as they would, nobody would come, everybody applied to giving a trivial excuse, or none at all. Then a new plan was tried. Those who did attend decided that the lodge should furnish an oyster supper to those who were present. Next lodge night the room was full of kickers, who wanted to know what right they had to squander the money that way.—*Kansas Workman.*

## BRIC-A-BRAC

At Pitkin & Brook's crockery store the day before Christmas:  
Pretty Young Widow—Oh, George, I'm so glad to meet you here. You said you were going to buy me a present; now I want something for my room.

George—All right—do you want it with a handle or without?  
P. Y. W. (indignantly)—What do you mean?

George—I mean a vase. What do you mean—*Chicago Chaff.*

## RITUAL WORK

The Leader of Toronto Circle, No. 37, Bro. H. W. Burnett, is taking a step that might be followed with profit by the Leaders of every Circle in the Order. His first step on assuming office was to arrange with all his Officers to meet him at his house once a week, until every officer becomes thoroughly posted as to his duties and the Ritual.

The first of the series was held last night, and from the remarks of one of the officers that was present, great progress was made, and from the enthusiasm manifested we predict that inside of the next month there will not be a ritual to be seen in the work of initiation in Circle 37. Mr. and Mrs. Burnett entertained the Officers with luncheon at the close of the exercises, and a very enjoyable evening was spent.

Rev. Samuel Cunningham, Waterford, and Wm. Wilkinson, M. A., Brantford, Committee on Review of the Constitution, will meet at the Supreme Secretary's Office, April 4th. The Committee are charged with the duty of correcting grammatical errors and harmonizing the various sections of the Constitution.

AMONG the old members of the Order in attendance at the Supreme Session we were pleased to note those of Bros. E. F. Dwyer, Port Dalhousie, 21; Cast. Bunt, Hampton, 9; John Small, Arthur, 15; Geo. Duthie, Jr., Toronto, 19; John Gunyo, Brighton, 46; C. N. Stevenson, Thorold, 20; J. B. Froeman of Simcoe and R. Harcourt of Welland. They have been in attendance at nearly every session of the Supreme Circle since the establishment of the Order.

THE following deaths are reported as occurring in our membership for the month of March:

No. 86, James Elliott, St. Catharines, 63; died March 9th; cause, Pneumonia; Certificate No. 2469, \$2,000. No. 87, Zina Koyl, Stratfordville, 79; accidentally killed, March 10; Certificate No. 5710, \$2,000. No. 88, David J. Munn, Mt. Forest, 51; died March 22nd; cause, Consumption; Certificate No. 1847, \$1,000. No. 89, Miss Margaret Donaldson, Tilsonbury, 47; died March 29th; cause, Pneumonia; Certificate No. 5297, \$1,000. Claim 86, paid in 9 days; 87 in 21 days from date of death; 88 and 89 held for further proofs and legal papers.

## THE NEW PASS WORD

"You are not going to stay down town late to-night, are you, John?"

"Not very late, Maria. I have to help to put a man through the third degree at the lodge. I'll come straight home as soon as it is over."

(Kindly but firmly) "If you can repeat the pass-word, 'six slim slick saplings,' distinctly when you return home from the Lodge, John, the outside guardian will admit you, and if you can't you needn't ring any alarm at the outer door. You'll stay on the outside all night, my dear."

John came home early—*Exchange.*

## JUSTIFIABLE HOMICIDE

City Editor (to funny man)—I wish to thunder you'd write something about the tunnel.

F. M.—Something funny?

C. E.—Yes.

Two hours later Funny Man enters:

C. E.—Well, have you got it?

F. M.—Yes (reading): The tunnel is a great bore.

They buried it darkly at dead of night,

The sods with their lead pencils turning;

They planted the chestnut out of sight,

And went on their salaries earning.

Anarchist (buying some red bunting for a flag)—Will this stuff wash? Salesman—Yes, Anarchist—Then I don't want it.

## HE HAD A DREAM

HAYFORS LODGE, No. 11002,  
CROSS-CUT CITY, July 1, 1879

I wrote in my last that when I went to the lodge in December I would ventilate that picnic business, but I believe in taking Time by the forelock. Accordingly, I attended the next meeting I rapped for admission, when a member whom I did not know asked me to give the pass-word. I said, "Who are you? I don't remember ever seeing you before." And he answered, "I have been an officer of this lodge for six months, and cannot say that I have the pleasure of your acquaintance." Just then a smart young lawyer of our city, who had been elected dictator, came out, and said: "This is Bro. Doolittle. I am right glad to see you. Come in." "This I to myself, "You will not be so glad when you know what I am here for." There were more members than I ever saw in the old times, and they acted as if they were right under the thumb of that young lawyer. He asked them to come to order, and said the lodge would be declared open when Bro. Doolittle removed his hat and put his cigar in the cuspidor. Then the guide came around for the password. I gave it to him, and he said, "That is four years old. Go to the dictator." I was so awfully frustrated that I had forgotten to pay my assessment; but I sat still and listened to the calling of the roll and reading of the minutes until I got tired, and when the dictator called out communications, bills, etc., I thought it was about time to get in my little communication, so I got up and said, "Bro. Dictator, there was a little balance left over from that picnic." Confound that fellow, he said I was out of order, and would hear from me later on.

Well, I kept my peace, intending that he *should* hear from me later on; but things ran on until they came to the "good of the Order," when a grand dictator from somewhere made a long speech and the members clapped and laughed until I thought they would burst. But I don't care for such foolishness, so I just shut my eyes and got awful drowsy, and the last thing I remembered was his telling a story about St. Peter, then I went fast asleep.

I don't know how it was, but I must have dreamed that I was dead and St. Peter invited me through the gates of Heaven. "Bro Doolittle," says he, "did you pay up all your assessments to your lodge, and did you do your duty to your fellow members as you obligated yourself to do before you left your mortal body?" "Well, St. Peter," said I, "I did owe a few months' dues and assessments, but the boys are all good fellows and would not let me be suspended on that account." Just then St. Peter opened a window, and I seemed to see what was too real to be a picture. In one room of a tenement house in a large city sat a woman dressed in black, a girl was tossing with fever on a wretched bed, and a boy in ragged clothes was begging pennies on the sidewalk. The woman looked up with a haggard face and sorrowful eyes, and—by gracious!—if it wasn't Marie, and my girl was sick, and my boy begging on the streets! I wanted to get right out of that window and go to them, but St. Peter closed it and opened another, and said: "Bro Doolittle, when you married that woman you made a solemn vow to cherish and protect her; you made her believe that if you should pass away you had made provision for the care and comfort and education of your children. You neglected your duty, but I never forget mine. Look again." I did look, and saw nothing but a deep, densely black pit. With that I woke up, and, sure enough, I thought I was in that pit. The lodge room was as dark as a coal mine, and I rushed for the door, upset the altar, fell against the organ, which emitted an unearthly wail, knocked over chairs, stumbled over cuspidors and a hundred other things, while thunder rolled and goblins laughed in devilish glee, which sounded almost like the boys, but I knew better. I jumped out of the window and slid down an awning post and got home double quick, scared to death.

"Nony, where have you been, and are you alive?" asked Maria. "Your face is black with ink and your clothes are mud from head to foot. You look as if you had been buried." "Well, Maria, I have been dead but now I am alive. We had an interesting meeting and I was the subject of special regard, and I want you to pay my assessments with more promptness hereafter." "All

right," she says, "I will send it up to the lodge next meeting." "No you won't," says I. "You will go up to the reporter's house in the morning and sit on his front stoop until he gets up." There is not going to be any more procrastination about paying up on the part of Anonymous Doolittle. Life is short, and I don't feel well myself, and I don't know whether I shall live until the dinner bell rings; but if I do I am going to be a good lodge member hereafter. —Anonymous Doolittle, in *K of H Reporter*.

Hardly a day passes that we do not receive the prospectus of some new association that has entered the field as a competitor for public patronage. In the years gone by these new associations confined themselves to paying a stipulated amount at death and based their claims upon some assumed superiority in their plans. Gradually, however, the area has been widened until to-day these newer associations seem to vie with each other in their endeavors to enlarge the field of operations. It would be almost useless to endeavor to name all the varied schemes now being tried and tested, but the prevailing idea in many of them is the attempt to convince the uninitiated that something may be obtained for nothing or comparatively so. It ought to be unnecessary to say that every man must give value for value received, and he who expects to get something of value for a small outlay is quite likely to be taken in and sadly disappointed in the end. It has been said that "figures will not lie." This may be true as an abstract proposition, but the theoretical results that look so very nice on paper do not always materialize when reduced to actual practice. The difficulty lies in the fact that actual experience produces factors that were not anticipated when the theory was formulated, and, as a consequence the result is failure and disappointment. We do not urge this as an argument against all experiments, that would be unwise. It is only by experiment that results can be reached, but we do urge it as an objection to the very many immature schemes that are brought to our notice day after day. When a necessity arises then experiments may be safely tried and in such a case they are likely to yield good results. Far from being the outcome of necessity they are more often the product of designing minds in which the factor of personal gain on the part of the originators is the prime motive.

We insist therefore that it is each man's duty to thoroughly investigate every scheme presented to him before he identifies himself with it, and to look with suspicion upon any proposal plan that professes to assure large returns for little or no outlay. It is a safe rule to have little or nothing to do with any organization that proposes to give something for nothing, for the chances are that the expenditure, though small, will net zero from a financial standpoint if it does not result in pecuniary loss, and even if no pecuniary loss ensues there is that loss of personal influence and respect that inevitably results from identification with ventures that result in failure. Every man, therefore, should be conservative in such matters, and like Davy Crockett, be sure he is right before he goes ahead. There are enough societies that time and experience have tested which men can join and in such a case the danger of pecuniary loss or a weakening of personal influence and respect is not likely to follow. —*Michigan Herald*.

"Any one who will take stock in a building and loan association, says the *National Economist*, and deposit a small sum weekly, will be surprised to find how soon the littles accumulate and develop into considerable amounts. 'Many mickles make a muckle' is an old Scotch proverb, which is amply demonstrated and practically applied in this association. Almost every day a remark like this can be heard from some member: 'I have nearly one hundred dollars on my pass-book to my credit, and I have not missed what I deposited. Had I not put it in there it would have been spent in trifles.' —*Mutual Underwriter*.

"MALAKIA" said the landlady. "Well no; we havn't got it. Folks hain't asked for it; but we'll get it for your family."

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