

Home Circle Leader

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INSURANCE COMPANIES

It is an admitted fact that the Insurance Companies are doing their best to prevent the success of the Beneficiary Societies of the day. They, of course, show a great interest in having the people realize their expectations in the case of death. So much so is this the case that they are careful to tell the people that while there is certainty in the Companies there is very great uncertainty in the Societies. We remember, some years ago, hearing these diligent business agents say that the average age of the Beneficiary Societies is five years. Since then some of these have attained the age of ten and fifteen years, and some are even older than this, and, we are happy to say, show no signs of feebleness, but on the contrary, are ever increasing in growth and strength. Even the level assessment orders are not yet dead, and according to the prophecy they were to find an early grave. The graded assessment orders would live a little longer. The early demise scare having failed other tactics are resorted to. The runners through the country have to a certain extent subsided and the masters of the situation are at work with the governments, Local and Dominion, to pass a law that will decapitate these troublemakers of their financial grab-bag.

The old story of a thousand men starting to insure each other for a thousand dollars at such a scale of payment that each, taking a fixed death rate, will in his life time pay his proportion of the thousand dollars so that each one when he dies will have the thousand to his credit, is sometimes used still, and they never forget to say that in the societies the last man of the thousand will have enormous assessments to pay and when he dies leave nothing behind.

A beautiful picture, doubtless, for the insurance boys, and death to the Societies! Well, they are not dead yet, nor has the last man made his appearance paying enormous sums to keep good his covenant to his dead brothers. Poor fellows, they fail to see that the law, that, with a fixed average death rate at an average cost, will keep the Society running for one year, with the healthy average of business prosperity, will keep it running for a century. Therefore, reaching the age where the amount expected can be paid, and working on the plane of a lively and faithful industry, there is no such possibility as failure to the Society. It is as sure of success as the Dry Goods Merchant, the Hardware man, Grocer or any other branch of staple goods. The need creates the supply, and the supply stimulates the need; so that the healthy growth and continuance is assured from year to year and decade to decade. The insurance companies could be no blessing to humanity unless they had a healthy patronage and loyal support. What an utter absurdity it would be for any Beneficiary Society man to hypothesize a basis for these companies, and upon it prophesy a failure. We would be ashamed of the impudence and ignorance of the man who would do so; but his course would be more unreasonable and reprehensible than that of those who are airing their prescience by foretelling the failure of the Beneficiary Societies. If they are faithfully worked the prophet of evil will be as old as Methuselah and his grandfather before there will be the dimmest forecast of failure, and even then he will look in vain.

It is no more proof of the weakness of a properly organized and efficiently worked Beneficiary Order, to say that Societies of a similar kind have gone down than to say that Insurance Companies cannot stand because some have failed. Beneficiary Societies may fail again, but never if they are properly worked.

The truest proof of their stability lies in a diligent, intelligent and loyal membership, before whom the accounts and detailed business of the order is laid for examination, criticism or enquiry. Herein lies an important element of security. To this may be added if desirable, inspection by a Government agent, or, for that

matter, by any competent and properly disposed person. But to require such a Society to pile up a financial security in the shape of a Government deposit or reserve fund, when there can be no possible need for the same is to make an unnecessary and unreasonable draft upon the pockets of the members, and at once concede to Insurance Companies the ground that has been already taken by them.

Where insurance is entered into for speculative purposes, or those of general financial profit, and the insurance secured to the policy-holders is only one condition of the contract, and where there lies the possibility of allowing the greed of the Directorate to seek more the profits on stocks than the welfare of the policy-holders, there should be Reserves and Deposits, and all the rest of the financial machinery necessary to secure the latter in his promised money.

In so far therefore as concerns the present effort to make the insurance law of reserves apply to purely Beneficiary Fraternal Societies, it is done in the interest of the money-making Insurance Companies. It is easy for them to use large sums of money to fee agents, and experts in finance to pull the wool over the eyes of the Government and the members of our Parliaments, and by some rule of financial oppression to increase the expenses of the Beneficiary Societies.

There should, however, be clear-sightedness enough in the members of a paternal government not to be blinded against the interests of the people, by the self-interested, and ex parte arguments of wealthy insurance corporations, who have made themselves rich by the handling of the peoples money, and now ask the Government to assist them in carrying out a system of repression as against tens of thousands of our people who are satisfied with the convenience, moderate cost, and safety of their provision for help to their families in the case of their early demise.

No Government can justify itself for accepting the statement of interested companies and passing a law for them that will work to the disadvantage of thousands of as good subjects of Her Majesty and as intelligent voters as can be found in the Dominion of Canada.

We thus speak because in all probability, the Insurance Companies Bill, that was laid over at the last meeting of Parliament at Ottawa will come up again in some form at the present meeting of the House.

Let us not be misunderstood, when we speak of Beneficiary Societies we mean those Orders that have a membership meeting in Lodges regularly and carrying a beneficiary provision as a condition of membership. This provision to be raised by assessments made upon the members when required to meet the death rate, the Society keeping at least one advance assessment constantly on hand.

We do not refer to those Assessment Companies managing their business by a small Board or committee to which the members outside have not the freest access; nor do we refer to those Societies where a monthly assessment is made, whether required or not to meet the present death claims, for these have voluntarily constituted themselves into Insurance Companies to all intents and purposes, and should be treated as such. But the Government that recognizes the right of co-operative organizations for the supply of groceries, dry goods, and the regulation of the relations between the employer and the employed, cannot consistently interfere with the Society that wishes to secure for its members a consideration for which they enter into co-operation and agreement, no matter though rich corporations set themselves to influence the Government against them. All we ask is a faithful examination of the subject, and such protection as manly and able representatives of the people may give to a form of financial provision eminently wise, far-seeing and economical, to men in societies fostering the fraternal spirit and the highest conditions of domestic and fraternal relations towards each other.

SICK BENEFITS

The Sick Benefit scheme is a wise provision of Beneficiary Orders and supplies most valuable aid to a large number of members. There are possibly two classes that will not require it: those who are always healthy and are not engaged in hazardous undertakings, and those, who, when being laid aside by sickness do not suffer any change in income.

But these probably only include a small number of persons; the majority find it a desirable arrangement and help in many a time of need. Like all departments of co-operative work, it will need careful management to guard against the abuse which the innate selfishness and greed of mankind is likely to prompt. The rules must be faithfully carried out. Not long ago we heard of a case where a man complaining of some disability, when passing the doctor's office, reported himself as sick, exhibited his ailment, had his certificate filled out, and drew his weekly allowance for some weeks; at the same time he continued his work as usual and lost not a day from his business. To the credit of our Order be it said, that further inquiry revealed the fact that this man did not belong to the Home Circle.

It is just possible, however, that all our members may not be aware of the conditions upon which a member becomes entitled to sick benefits. For the information of all, the following will make clear the terms to be observed before a weekly benefit in this department can be honestly obtained:

"No Benefits shall be paid to anyone whose disability originated through intemperate habits, vicious or immoral conduct.

"When any participant in this Fund is reported sick, his case shall be investigated by the Relief Committee. If they approve of the claim, application for benefit shall be made upon the form provided for that purpose, signed by the Chairman of the Relief Committee, by the Secretary and Leader of the Circle, and by the physician in attendance, and shall bear the seal of the Circle.

"The application shall then be forwarded to the Supreme Medical Examiner, who, upon approval, shall forward it to the Supreme Secretary for payment. He shall issue a cheque to be signed by the Supreme Leader and Supreme Treasurer for the amount due, and it shall be forwarded in care of the Treasurer of the Subordinate Circle.

"If the disability is of one month's duration or longer, claims for Benefits shall be made monthly, otherwise at the close of the disability.

"Except as provided in section 14 no application for Benefits from this Fund shall be allowed unless the Chairman of the Relief Committee has been duly notified and a physician has been in regular attendance.

"No Benefits shall be allowed unless application has been made within three months from the date of the commencement of disability.

"Sick Benefits shall not extend to yardmasters or car-couplers on railways, nor to members who are engaged in mining operations, active military or naval service, or any other extremely hazardous employment not enumerated, and shall be subject to the restrictions enumerated in the Sick Benefit Certificate. This section does not include members called out for active service while on the Volunteer force.

"In case a member of the Sick Benefit Fund becomes sick or disabled when away from the jurisdiction of his Circle, he shall notify the Circle nearest him, and they shall proceed as provided in section 12.

"If such member be not near any Circle of the Order, he shall make application through a Justice of the Peace, such application to set forth the nature of his disability, the time of its commencement and duration and signed by a clergyman and his attending physician, and forward the same to the Supreme Secretary, who shall secure to the applicant his Benefits.

"Any false statements, concealments of facts, or feigned sickness shall constitute a fraud, and shall be sufficient grounds to refuse payments of claims, and to annul the Sick Benefit and Beneficiary Certificate and membership in the Order, of such member. All cases

of supposed fraud shall be investigated as the Supreme Leader may direct."

The above regulations are contained in the constitution, and should be carefully studied and faithfully adhered to by both officers and members. In view of these, no member can honestly draw Sick Benefits while he is able to follow his avocation. He must be laid aside and be under the doctor's care, and duly certified documents must show the case to be one coming legally and morally within the provisions of the law.

The fear often arises that for want of sufficient care, or from some misunderstanding of the rules regulating this department, money may be paid that should not be so used, and any case of put up claim, not within the law, may constitute a fraud with serious consequences to the member or to the Order.

It must be understood that the Sick Benefit provision is not made to supply the place of the wages of a man laid aside from labor, but to furnish appropriate and efficient medical treatment and nursing to members in sickness. Such an arrangement, if properly carried out, should assist materially in keeping the death-rate lower than it is in those societies where the comforts of medical treatment and nursing are not provided for. The Sick Benefits may, therefore, contribute to a lower death-rate if wisely and honestly worked. If not so worked, much damage may accrue, and all are interested in working it well.

Too much importance cannot be attached to the work of a committee in reporting only such cases as come within the intention of the law. A few rheumatic twinges or even a cold, so long as it does not lay aside the person from business, cannot fairly be called cases coming within the provisions of the constitution, and a member with a true sense of justice to the whole Order, and a due measure of conscientiousness, will be clear in his own mind before making application, and careful in filling out the blanks upon which the application is made. The assessments for this department should not exceed three or at most four per year, and if they do, there may be some grounds for mistrusting the fairness of administering the Fund.

THE WORK AND WORKERS

There are wide, untrodden fields for our workers in both ends of this Dominion. Eastern Ontario, the Lower Provinces, Manitoba and the far west must soon be visited by our organizing forces. Our growth depends largely upon the increase of new Circles in these places named. One of the most difficult things, we find, is to obtain thoroughly efficient organizers. Many may be found who can make a little stir in a new community for a few days, and get men talking about the Order and kindred societies, but to persuade men that we are not after compliments but members, is not so easy a matter. To get a man to say "I will go to the doctor's office for examination and will pay down my fee," and to get that man to stand in his place on the evening for organization is not so easy a thing to accomplish. Many talk of insurance as a good and necessary thing, and believe the beneficiary societies the most reasonable and common-sense method for ordinary insurance, but to get them to submit to the stethoscope, the measuring line, the physician's ear, and the thousand and one personal questions of the medical examiner is quite another thing.

The worker who can take the candidate all the way to legal membership is after all the only practical man. If we could get two or three of these, well versed in the arguments of our Order, and thoroughly posted in the fallacies of the insurance agents and the short cut to demolish them, there is plenty of work and good pay for them; but for the man who is better at drawing his pay than in drawing candidates to the covenants and conditions of a legal certificate there is no business at all. For good men there is always work, for the n.g. kind there is plenty of room outside.

Bro P. M. Pattison, one of the most successful beneficiary society organizers has the management for our Order, and he will no doubt be glad to get some good men.

Adventurers and conceited poltroons need not apply.

NATIONAL FRATERNAL CONGRESS

The journal of proceedings of the third annual session of the above Association, which met in Boston, Mass., in November last, has been laid upon our table. This Congress is composed of representatives from the fraternal societies of the United States and Canada. From the address of the President, John Haskell Butler, we read that there are "Twenty-four fraternal associations embraced within the ranks of the Congress, whose total membership is about 900,000." "Taking into consideration the members of those fraternities who have not yet become associated with us in the work of the Congress, our system has more than a million of men and women as members."

The objects of the Congress seem to be to promote an extension of the fraternal principle, and furnish a meeting ground for societies having a common object and trying to realize that object by similar processes. We can see how such an Association may be the means of doing much good in strengthening the hands and suggesting sources of help in the working out of the fraternal idea as applied to Beneficiary Orders. It is noticeable in this journal, that the membership of any Order conducting speculative insurance or insurance that has a money-making department in the shape of profits to a special class, has been refused by the Congress. So we can see that this Congress is to be held in the interests of Fraternal Societies only. They may carefully consider their own interests distinct and separate from the work of companies or associations that have about them a department for enriching one section of the society from the funds furnished by the members. This does not prevent the payment to officers and committees of a proper sum to enable them to attend to their work satisfactorily, but it precludes the possibility of heaping up large sums of profits in order to pay dividends and bonuses to a speculating class who might desire to avail themselves of this source of income. We can understand how it would be a very desirable thing to have our Canadian Home Circle represented at the Congress in November next, at Pittsburg, Pa.

The more that representative men of these mutual orders meet together to compare notes and give and receive pointers and exchange greetings and general amenities, the better.

It is noticed that the Congress has had before it the question of the laws of the different States and Canada affecting the Fraternal Societies. As yet, these laws have not affected them adversely, notwithstanding that the Insurance Companies are doing all they can to have them put upon the expensive insurance basis, and thus, in a measure, destroy their effectiveness as a cheap and reliable source of benefit to their members.

The more that leading men of these societies can meet and compare notes, the better it will be for the Orders in general and in detail, and we hope to see the name of a representative of our Canadian Home Circle in the next journal of proceedings published by the National Fraternal Congress.

The proceedings of the twenty-third annual meeting of the Telegraphers' Mutual Benefit Association has just come to hand, and we desire to recognize this noble brotherhood of hard workers and to congratulate them upon the encouraging showing of their fraternal beneficiary order. They are reaching a respectable age when even the great co-operatives in the stock line of Insurance Companies can afford to doff their hats and say "how'd'y." As nearly as we can gather, they have about 3,500 members; they had twelve assessments, and put away to their Reserve Fund account \$14,350 which brings the total of that fund to \$82,050. The President, James Merrihew, Esq., seems to be a strong advocate of the Reserve Fund, and his Order appears to be with him in the work.

Probably none of us will complain very much that any society desires to have such a fund and the help it will possibly give them in the future; our question is rather "Where's the good?"

We extend greetings and a hearty *Bon voyage*.

BRO. W. M. DRENNAN, representative from Kingston Circle, 105, to the last Supreme Session, has been elected by acclamation to the position of Mayor of that city.

THE MORAL STANDARD

This may be a religious standard or it may not. There may be a moral standard outside of any mere religious creed, for morality has to do principally with a man's relation to his fellow-man, while religion refers chiefly to his relation to the Deity. It will, therefore, be easily seen that the standard of morality may, and necessarily must be, affected by the kind of religion a man has. If he has no religious standard, his moral standard will consist chiefly of that policy which a mere matter of self-interest may prompt or which experience may show to be for the best. The reason why the morality of the christian religion is better than any other is because of the noble, unselfish principles that dominate that form of faith. The truer men are to a true system of religion, the better they will be qualified to become useful and aggressive members of a co-operative society, in which men are not expected to live to have others labor for them, but to labor for the good and welfare of others. There are many who complain if they do not get the benefit of this Order, while they will scarcely turn their hand over to work for its prosperity. Such a course is not, morally, honest; Professor Drummond would call them "parasites," and such, in fact, they are. Find them anywhere and their principle is all get and no give. They can take the beneficiary provision of the Home Circle and never attend the meetings of the Subordinate Circle. They can carry a sick benefit, but are scarcely ever ready to sit up with those who are sick. They can pay the regular assessments, but will not care to say a word to get a friend to join the Circle. Thus on they go, and few are the better for their membership. We want the very highest type of moral honesty and moral purity. In the gratuitous part of our work, each member who does not want to be considered a consumer of some other person's property, must contribute his full quota to the interest and business management of the meetings. If this were done faithfully, a few minutes in an evening might be made very cheerful, and the Circle assembly an attractive and profitable meeting. The complaint too often reaches us that only a "few come out to the meetings." This arises from the fact that many members act as if the whole Order was made for their special benefit, and that the honor of their presence is a wonderful treasure, and that if they refused to carry a membership the Order would collapse. The sooner such persons are undeceived the better. The Beneficiary Societies belong to working people, and neither to the retired dignitary nor to the useless tramp. Their members recognise the fact that those who will not work shall not be encouraged in a species of moral dishonesty practised by the mere dependent upon the industry and care of others. We have no retired or honorary classes. This is supposed to be a working hive and each is expected to do his duty.

It MATTERS not how long a man lives on this earth, as an argument against deferring his duty of securing suitable protection for his family. The question of his existence can cut no figure in the case of a reason for not securing a reasonable amount of protection. The family that is robbed of its bread-winner, no matter whether he has lived one year or fifty, will always need the full amount of all the beneficiary certificates and life insurance policies that can be carried. No man can tell how long he will be permitted to enjoy his life, and no one is ever ready and prepared to meet the grim messenger and bid good bye to his loved ones unless he has secured some protection for their comfort after he has gone. We urge that it is akin to crime to subject the wife and children to the chances of a pauper's lot, when you are able, can well afford it, and have the opportunity to provide for them. The time has come when all able-bodied men of good moral standing are offered the ways and means to protect their homes at a trifling cost. Are you doing it? If not, what absurd and flimsy excuse do you offer?

MOTHER.—Do you know, Bobby, who wrote the story of the loaves and fishes I've been reading you?

Bobby.—No; but it sounds a good deal like pa.—*Texas Sitings*.

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NOTICE.

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EDITORIAL.

AN OLD ASSOCIATION

We are in receipt of the Twenty-Third Annual Report of the Telegraphers Mutual Benefit Association of New York City to Dec. 31st, 1889. This Association gives to members \$1,000.00 Benefit, payable at death, and calls an equal assessment of \$1.00 from each member without regard to age. In all 234 assessments have been made, making an average cost of \$10.50 per thousand, this, however, is not the actual cost, as the Association has from the proceeds of these assessments carried to a Reserve Fund \$87,000.00 after paying all claims in full. The income from this Reserve has been used for some years in the payment of management expenses.

The Reserve Fund has never been used in the payment of Death Claims and there is so far no indication that it will ever be required for that purpose. We quote from the report the following statistics:—

Years	Membership	Assessments Called	Deaths
1868	316	2	1 to 138
1869	575	8	1 to 54
1870	781	6	1 to 116
1871	788	7	1 to 105
1872	978	10	1 to 81
1873	1230	19	1 to 61
1874	1206	17	1 to 61
1875	1269	10	1 to 158
1876	1400	11	1 to 122
1877	1822	11	1 to 97
1878	1886	15	1 to 69
1879	2016	11	1 to 132
1880	2138	9	1 to 107
1881	2145	11	1 to 95
1882	2324	12	1 to 117
1883	2592	11	1 to 112
1884	2766	12	1 to 100
1885	2872	11	1 to 113
1886	3102	9	1 to 136
1887	3232	9	1 to 139
1888	3397	12	1 to 100
1889	3452	12	1 to 127

From these figures it will be seen that the second year of their work was the most expensive, and in the sixth and seventh years

the death rate about equalled that of the second year. The membership extends throughout Canada and also to the unhealthy Southern States, where during several years the Association suffered severely from yellow fever. In referring to the statistics we do so to more clearly establish what we have contended heretofore, namely, that Benefits at cost may be secured for an average payment from \$12 per thousand down to 5¢ or 6¢, depending upon the locality in which the enterprise is carried on and the care exercised in the selection of those admitted to membership. That this institution, confined to a class whose occupation and confinement to office work necessarily increases the average death rate over what would ordinarily prevail in a distributed membership of varied occupation, has furnished its benefits to members at a cost of \$8.50 per thousand in its twenty-third year is a clear answer to those critics who say that the cost of Insurance in the Fraternal Societies must become so high in later years as to drive members from their doors. This institution shows no rapid increase of membership, it has none of those excellent features of the Lodge, fraternal feeling, which so strongly bind together the mutual interests of members in Orders similar to the Home Circle.

While in some years the assessments have been high, owing to causes indicated above, the actual cost for 22 years of Insurance has been less than ten dollars per year without regard to age. With a graded payment tending to encourage a younger membership than that of equal payments the Home Circle has positive advantages over institutions similar in character to the Telegraphers Mutual Benefit Association.

If in yellow fever districts such results as these can be obtained what may not be expected from a membership residing in one of the healthiest portions of the world, among a people who in their habits of living and in the practice of those virtues so necessary to a long, useful and happy life stand at least the peers of any community on earth.

LODGE SUPERVISION

All insurance companies have officers, known as inspectors of agencies, who devote their time to travelling about instructing agents in their work. We ought to have some similar officials who will visit lodges once or twice a year, see that the books are correctly kept, and the secret work properly given.

All concede the necessity for lodge supervision and inspection, but none have yet been able to suggest a feasible scheme for carrying out the suggestion. We have from time to time had Grand Deputies, but we have not been able to keep them regularly in the field. It is a physical impossibility for the Grand Master Workman alone to do the work.

The per capita tax should be placed at such a figure as to enable the Grand Lodge to keep three or four men constantly in the field. These men, if competent and faithful, would be of wonderful aid in strengthening the Order by instructing the lodges in their duty.

One difficulty in the way is to find such competent men; the next, and one equally great, is to find the money to pay them. Nevertheless, the men and the money must be found.

The foregoing is taken from an article on lodge supervision published in the *Overseer*, and in these days when we hear mutterings of a reduction of the per capita tax, it commends itself to the careful consideration of members of the Knights of Honor.

There is not a grand jurisdiction in the country where some such man or men as described above are not needed, and anyone who has given the matter serious thought cannot help but realize the incalculable good that would accrue to the Order by having such men in the field.

There is one thing, however, that must be apparent to every member, and that is that it cannot be done by reducing the per capita tax, and we cannot understand how any man who has studied the system and has a knowledge of its workings, expects the Order to thrive on a per capita tax of less than one dollar.—*Reporter*.

BRO. GEORGE DOWNARD

Bro. George Downard, a member of the Committee on Laws of the Supreme Circle, and a Past Leader of Circle No. 12, died at his home in this city, January 20th, of Pneumonia, after a short illness. Bro. Downard was well known in the western section of the city, being for many years a member of the Public School Board, and recently occupying in addition to this position that of City Assessor for the Ward in which he lived. Affable in disposition, one who had constantly in view some particular object for assisting a friend, and who was seemingly untrifling in his work for others, his removal has caused universal regret to his wide circle of friends and acquaintances.

In the Supreme Secretary's Office, where he was a frequent visitor, his cheery voice, kind words of encouragement and honest, kindly way will be sadly missed. Bro. Downard was a prominent member of the Euclid Avenue Methodist Church.

Cut down in the strong, robust vigor of young manhood, he represents a peculiarly striking illustration of the uncertainty of all human affairs, while his useful career which seemed to consist in doing good unto others, offers an example of Christian life which may well bear emulation.

BIENNIAL SESSIONS

To the Editor, HOME CIRCLE LEADER.

DEAR SIR AND BRO.—I have carefully read your editorial in the November LEADER, and also the article from the pen of Bro. R. J. O. in the December LEADER, and now I wish to say a word or two on the other side of the picture of Biennial Sessions. I think it would be a grand mistake to hold less than Annual Sessions of the Supreme Circle. The more frequently we can get the Supreme Officers in friendly greetings and business transactions with the representatives of Subordinate Circles, so much better it will be for the Society. The better we come to know each other the stronger we are joined together in the bonds of fraternal brotherhood.

The only advantage I can see in Biennial Sessions is saving in expense; and this, I acknowledge, is quite an item. But this expense is paid by the Subordinate Circles, and if we had Biennial Sessions would it be possible to reduce the per capita tax? And is it not possible even in Annual Sessions to make quite a reduction in the per capita tax? The A.O.U.W. of Ontario, with 319 Lodges which send a representative each to the Grand Lodge, having Annual Sessions, with a per capita tax of 60 cents per member, has more than sufficient to pay all expenses of the Grand Lodge. The Workmen of Ontario have tried a number of times to get Biennial Sessions and district representation, but these have been voted down every time, and I hope they will find the same fate in the O. C. H. C.

I cannot see how Biennial Sessions will have anything to do in preventing hasty legislation. In my opinion, the last revision of the Constitution was an act of hasty legislation, and the sooner we remedy the wrong done at that session the better.

Not wishing to occupy too much space in the columns of the LEADER, I remain,

Yours truly,

S. CUNNINGHAM.

GET PROTECTION, THEN TRUST THE LORD

It is related that Mohammed, one evening after a weary march, camping with his followers, overheard one of them remark, "I will loose my camel, and commit it to God." Mohammed immediately exclaimed, "Friend, tie thy camel, and commit it to God." The story is applicable to those who have conscientious scruples against beneficial protection. To such the moral is: Having done your best for your family by protecting yourself for their benefit, you may with confidence commit them to the care of Providence; and, with a clear conscience, you can say, "The Lord will provide."—Ex.

CIRCLE ELECTIONS

The annual election of Officers for the Bealton Home Circle was held on the 27th December, 1889. The following were elected to fill the various offices:

L., John F. VanEvery; V. L., Wm. Smith; Fin.-Sec., David Galloway; Rec.-Sec., Wesley Taylor; T., Arthur Beal; C., David Bradshaw; M., Peter Moore; W., Lewis VanEvery; G., Matthew Cross; S., Seth Bradshaw; Trustees, Eli Haviland, Elgin Hyde, and Lewis Davis.

After the election of Officers, Mr. Wm. W. Pegg was called to the front by John F. VanEvery and Wesley Taylor, and the following address and presentation was made and presented by them:

To Wm. W. Pegg, Esq.,

Dear Sir and Bro.—We, the members of Bealton Circle No. 2, desire upon this occasion to express to you in some tangible form, our appreciation of your services as Recording Secretary of our Order for the past four years. We do not do so with the thought that we are in any way rewarding you for your able services, but as a reminder of the many pleasant meetings spent together and the bond of friendship that exists between you and us.

Please accept the P. L. Badge and Emblematic Scarf Pin as a slight token of our esteem for you, and as you leave this place for another field of labor, we pray that your future life may be happy and prosperous, and that your pathway may be illuminated by Divine light and wisdom, and that we may at last meet around that Circle where parting is no more.

Signed on behalf of the Circle,

JOHN F. VANEVERY
WESLEY TAYLOR

Mr. Pegg, in a few words, returned thanks for the present and address, and stated "that as one of the links of the chain of the Bealton Home Circle" he should ever keep it bright by good works, and always have a warm place in his heart for the members thereof.

Mr. Pegg, who has been Reeve of the Township of Townsend for the past four years, and a successful teacher of the Bealton school for nine years, removes to Windham Centre, where he assumes the duties of Principal for the next year.

INSTALLATION

List of Officers installed in Circle No. 30 for 1890. Installing Officer Bro. Booker

L., T. D. D. Llwyd; V.-L., T. Kimmings; S., — Slaughter; C., Jas. Bates; T., Jas. Spence; Fin.-Sec., Wm. Corbitt; M., A. McCartney; W., Jas. Green; G., W. Stouffer; S., A. J. Booth; D., T. Barber; A., A. J. Booth.

On Monday evening, the 20th January, Circle No. 30, immediately after ordinary business, including the installation of Officer for the coming year, had been concluded, threw open their doors to a large number of friends who had been invited for the purpose of spending a pleasant evening. Bro. Roaf made a very efficient chairman. The following ladies and gentlemen took part in the programme:—Miss Tyrrell, Mrs. Llwyd, Miss Leson, Miss Langton, Miss Robinson; Mr. Llwyd, Mr. T. Reed, Mr. Spence, Mr. Pierce, and Mr. Stewart.

OUR NEW CIRCLES

During the month a Circle has been instituted at Petrolia, as No. 129, with the following first Officers:

Dr. A. K. Sturgeon, P. L.; F. F. Corry, L.; J. Hunter, V. L.; J. C. Whitney, Sec.; J. E. Boosler, T.; John Reid, Fin.-Sec.; A. W. Simpson, C.; D. A. Thompson, M.; W. H. Hopkins, W.; W. Pringle, G.; C. E. Bilow, Sen.; A. K. Sturgeon, Med. Ex.

CHAT BY THE WAY

LET every Circle be represented at the Supreme Circle.

Sick Benefit Assessment No. 18, is called to the Supreme Secretary, due on or before February 21st.

The good old salutation about the weather has become obsolete and we now hear "Had La Grippe?" instead.

We have paid to our deceased members over \$160,000—in all 81 claims—from the proceeds of 35 Assessments.

MEMBERS of the Sick Benefit Fund may reasonably expect an additional assessment during the early part of the year.

The first Assessment for 1890 is levied on all members initiated on or before January 20th, and will amount to about \$6,500.00.

Beneficiary Assessment No. 36, the first for the year 1890, is called to the Supreme Secretary's Office. Due on or before February 21st.

We have four deaths on the February call. Three of these were paid from surplus, without assessment, and the fourth is aasis for the February Call.

BUT one death, that of F. Geo. Downard, No. 82, amount, \$1,000, remains unpaid January 31st, and this will be paid early in February probably the first of the month.

The Supreme Leader has issued Official Circular No. 5, convening the Supreme Circle to meet in Room 2, Temperance Hall, Temperance Street, Tuesday, March 18th, 1890, at 2 p.m.

THE prevalence of Influenza, taken with the extraordinary winter so far experienced in this Province, has already caused other Orders to complain that their Sick Benefit claims are unusually heavy. So far we have only had what might be expected at this season of the year from a large membership, and we may possibly escape any extraordinary claims.

THE Canadian Pacific and Grand Trunk Railways have instructed their Agents, upon request, to furnish each delegate with a certificate of reduced fare. By having this filled up by the Agent when purchasing a ticket, and properly certified to by the Supreme Secretary when in session, our representatives will secure a rate of fare and one third for the round trip.

THROUGH the assistance of Bro. Dr. A. K. Sturgeon, formerly Secretary of Hagersville, No. 40, now of Petrolia, our indefatigable Supreme Organizer has instituted a strong Circle in Petrolia, as No. 129. Our youngest is an extremely healthy effort, having 35 charter members, with some 15 applications pending. We bid them a hearty welcome, and predict that their new home circle will speedily find a warm spot in their hearts.

REPRESENTATIVES' Certificates and Past Leader's Certificates are being issued to Secretaries to be handed to those selected to represent your Circle at the Supreme Circle which meets in Toronto, Tuesday, March 18th. One copy should be filled up and forwarded immediately to the Supreme Secretary, and the other should be kept by the representative to be handed to the Committee on Credentials at the Hall on the day of the meeting.

BENEFICIARIES SPEAK

MRS. A. E. CAMERON, TORONTO, FEBRUARY 3, 1890.

Treas. Home Circle, No. 12,
131 Muter St., Toronto

DEAR MADAM—I hereby acknowledge receipt of cheque No. 2112, for the sum of one thousand dollars (\$1,000) in payment of Beneficiary Certificate No. 359, of my late husband, George Downard. Thanking you for your promptness in settling this claim,

I am, dear Madam,

Yours truly,

MAY DOWNARD

TORONTO, JANUARY 30, 1890.

My Dear Mr. Editor,

We are getting near our Supreme Circle meeting. I have not heard of any great reform proposed to keep our Order among the first to take advantage of any progressive movement in fraternal societies. There never was a time like the present for these benevolent institutions presenting such a variety of plans for self help, for instance, about 37 Societies are in active operation, who pay to their living members at the end of five, six or seven years by a payment of 50c. monthly, for \$200, and graded up to \$2.50 monthly for \$1,000. These are living benefit Orders. Would it not be well to formulate some Desirable, Feasible, Substantial plan to assist us, through our Home Circle, to help one another along "life's rugged paths" with these fraternal blessings before we have "gone to that bourne from which no travellers return." we now have a Sick Disability and a Death Fund, it would be easy to have a fund to pay out to the participants at the end of six or seven years. Would it not be well to try and adopt this feature, and keep our order in the front rank of fraternal Societies. Let the Supreme Secretary have your idea by first mail on this important subject, so that some action may be taken at once.

Yours in C. H. U.,

R. BOWKER.

CHANGING FRONT

An insurance journal devoted to the natural premium system recently spoke as follows in a thoughtful article:

"Of late the indemnity feature of life insurance has been relegated to the background by the level premium companies, while that of investment has been pressed to the front as one better and more desirable.

The reason of this is obvious. The people have begun to think for themselves. They are becoming better conversant with the principles and workings of insurance. They realize that the level premium system is based upon an artificial theory that has made these companies huge banks, which demand not only the actual cost of insurance, but in addition, a still heavier contribution for accumulation. They see from actual results that the natural premium companies can and do meet their obligations, and their exodus from the old to the new system is but the result of careful and intelligent thought."

If it is true that the people are beginning to think for themselves, what has led them to do so? Would old line companies wish such a thing, or do ought to lead the people to do their own thinking? No. These "terminal" fraternities, going and growing and keeping their pledges are the instruments which have produced the result spoken of in above quotation. Old liners fought hard, but like a whipped dog, are changing their tactics. A change of front is necessary. So, they are themselves beginning to offer their manifold forms of policies as investments instead of "prudent forethought for their death."

We are glad to perceive this change of front; for, while they are none the less the enemies of fraternities, they practically yield their position; and that means less sinking of the people's money in marble palaces; a diminution of fat salaries; and an equitable distribution of the products of co-operation among those who produced it, viz.: policy-holders.

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 J. A. BOSWELL, Supt. Dominion Express Co'y
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ANDREW DICKIE, Leader
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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,
H. J. WAY, Secretary, at Melbourne Ave.
216 BATHURST ST.

TORONTO HOME CIRCLE No. 12

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

THOS. TATE, Leader,
JOHN ATKINSON, Sec'y, 50 Shaw Street
131 Farley Ave.

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JAMES GORRIE, Leader,
F. HANMER, Secretary, 112 Adelaide Street
504 Oak Street

TORONTO CIRCLE, No. 30

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

T. W. BARBER, Leader,
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