

Home Circle Leader

PUBLISHED IN THE INTERESTS OF THE ORDER OF CANADIAN HOME CIRCLES

VOL. I., No. 3]

TORONTO, DECEMBER, 1889

[60 CENTS PER ANNUM

ATTENTION, PLEASE

To Official Brethren

Lest it should escape the notice of the officers of Subordinate Circles, we call attention to Law vii. of the Constitution, on "Reports and Remittances," pages 40-41. The matters of per "capita tax" and the "Semi-annual Reports" are important. Every member of the Order will at once see the necessity of calling attention to these items. If the specific directions of Law vii. are faithfully adhered to, much time and labor will be saved and great confusion prevented. Each official having work of this kind to do will confer a great favor upon the Supreme Officers, especially the Supreme Secretary, if these returns, statistical and financial, are sent in promptly. Delay or carelessness here may cause much trouble at the head office and necessitate much letter-writing and expense of postage. The latter may not amount to much for any one of the Circles concerned, but for the Supreme Secretary's office it means much work and many dollars of expense, besides the annoyance of having to correct mistakes and to wait for the tardy ones.

Let every Subordinate Officer, whose eye may fall upon these lines, read carefully Law vii. on page 40, and carry out to the letter, at once, the rules there laid down, and it will be a great comfort to the Supreme Secretary.

Good laws faithfully kept make smooth sailing and a prosperous voyage.

JOHN KAY,
Supreme Leader.

IN THE FIELD

The Supreme Organizer writes to say that he has just completed the organization of three new Circles, and these have a very hopeful start, for, we trust, a long and successful career in the beneficiary brotherhood field. We congratulate them upon entering the Circle where they may be useful to their fellow-men, and this is one of the best objects a man can have to live for. The great founder of Christianity exemplified this in the highest degree possible, and He was interested in all that concerns the welfare of mortals. Whilst He supplied food for the body and salvation for the soul, there was not an interest in human nature, even to the hairs of men's heads, and the falling sparrows, but engaged His attention.

To do good, to make sad homes bright, and to alleviate the sufferings and woes of men—these are noble objects, and we extend the hand of welcome, and the earnest God bless you to those new Circles and members, which, during the past month, have entered upon their new life in our Order!

Our work teaches the young people to save their small sums of money, and the man with a family to lay by that which he would often spend unwisely, and in the provision which these small sums may enable them to make for life's casualties they will reap the benefit of an invaluable habit. Economy and frugality for ourselves will put in our way the possibility of service which will lighten life's labor and beautify its pathways.

The indefatigable organizer wishes to say that he will have another Circle ready for organization this week, and more to follow. A wide-awake organizer is a power for good in such a work as we have to do. We wish him all success.

Bro. P. M. Pattison writes to say that a society for which he did organizing work has only added 39 Beneficiary Lodges in Ontario for the past four years, while in that time all of our 125 have been formed. They raise \$2,814 at one assessment, we raise \$6,400. This increase speaks well for our principles and the way they are acted upon.

BENEFICIARY ORDERS AND SOCIAL PROGRESS

In these days when experience and ingenuity have shown how to take care of every interest and make the most of every opportunity, when we provide against the possibility of fire at the store, and of accident during travel, in which we save time and labor by every conceivable appliance, it would be strange if the most valuable of all our interests were forgotten. How much more necessary are we, ourselves, than any interests we may have if we take care of things! How much more important that we should provide for the preservation and comfort of persons! How sacredly essential are we to those depending upon us, and how unwise, and even unkind, to run the risk of their being left without means of comfort in the event of our being seized by disease and incapacitated for the remunerative activities of life! Can we know that health may be so unexpectedly lost, and those for whom we provide left without our support, and yet not take advantage of the facilities which providence and experience have provided for such emergencies? Is it not reasonable that, while there is mechanical and material progress, there should be progress also in regard to social life, lifting it at least above many of the calamities to which it has been too long subjected? And what more rational and beautiful than this rallying of all to the support of each, helping those who are overtaken by misfortune, and then being helped if we should be overtaken ourselves?—*Rev. Enock Stubbs, Pastor Thirteenth Street M. E. Church, Philadelphia.*

A DESERVING BROTHER HONORED

Learning a few days ago that Mr. Alonzo Denton was about to leave town, the members of Circle No. 47 of the O. C. H. C. decided to express to him in some tangible way their appreciation of his careful and thorough performance of the duties of the financial secretaryship of the lodge, a position he has held since its organization. He was invited to participate in an oyster-supper held in Hillman's restaurant rooms on Monday evening, and was presented with an address expressing the regret felt by his many friends at his loss from their midst, and an elegant past leader's badge. The bivalves being disposed of, the company was called to order by the chairman, Mr. Geo. Colborne, and the following address read by Mr. E. Lewis:—

Dear Bro. Alonzo Denton,

With mingled feelings of regret and pleasure we have in an informal way convened this gathering with a view to securing a suitable opportunity for expressing to you as members of C. H. C., No. 47, our sincere regret at your removal from our town, by which the Order with which you have been allied since its organization will have created in its ranks a vacancy which will be felt and mourned over by every member. Time, as it rolls along, may to some slight extent heal over the wound caused by your departure from among us, but time can never efface from our memories the many pleasant gatherings we have enjoyed with your presence, and the ever gentlemanly and brotherly greetings we have each so often received from you. Although we may not have indicated in any demonstrative way our thorough appreciation of your untiring and unflinching energy in the discharge of your duties as an officer of our Order, nevertheless that appreciation exists, and we would in kindness and brotherly love ask you to accept this impromptu address as a token of this feeling.

Mr. Denton replied briefly, thanking the friends for these unexpected marks of esteem, and expressing the hope that as he was not going very far away he might often be enabled to attend their meetings. Short speeches were made by other members of the company, and "God Save the Queen" was sung before the guests dispersed.—*Tilsenburg Observer, Nov. 1, 1889.*

OUR VISITORS.

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

D. Baird, Fin.-Sec. 86, Usbridge; A. J. Bell, Treas. 60, Brampton; Charles Lynn, Sec. 118, Port Credit; Miss Ellen Draisey, 37, Toronto; James R. Roaf, Supreme Solicitor, Toronto; W. G. Edmonds, Treas. 62, Toronto; H. Bennett, 3, Bowmanville; H. J. Way, Fin.-Sec. 5, Toronto; A. R. Riches, P.S.L., Toronto; John Firstbrook, Supreme Fin. Com., Toronto; Mrs. E. Whitehead, 37, Toronto; Mrs. E. A. Green, Sec. 37, Toronto; J. G. Howorth, Supreme Trustee, Toronto; Mrs. Emma Groom, V.L., 19, Toronto; Miss M. A. Wigley, 19, Toronto; William Wilkinson, M.A., Chairman Supreme Fin. Com., Brantford; Samuel Francis, P.L., 29, Toronto; J. L. Thorp, Fin.-Sec. 57, Toronto; A. E. Cameron, P.L., 12, Toronto; Henry F. Perry, Supreme Fin. Com., Toronto; John J. Allen, Leader 61, Georgetown; Wm. Corbett, F.S. 30, Toronto; W. B. Wallace, 37, Toronto; P. M. Pattison, Supreme Organizer, Waterford; G. T. Blamey, Sec. 11, Oshawa; W. B. Beney, Leader 16, Brantford; Mrs. M. J. Stewart, Treas. 98, Toronto; Thomas Tait, Leader 12, Toronto; William Stewart, 40, Hagersville; W. A. Dickinson, 116, Schomberg; Thomas Sheard, Treas. 30, Toronto; J. A. Blackwell, Treas. 100, Toronto; G. T. Somers, Sec. 117, Beeton; John Small, Supreme Trustee, Arthur; R. J. Creighton, Sec. 116, Schomberg; W. Scott, F. S. 15, Arthur; T. H. McDowell, Waldemar.

PERSONAL MENTION

P. M. Pattison, Supreme Organizer, was seen on Friday, 15 inst., and reports a healthy and progressive condition of things in his department. He has just organized a new Circle, and has others in view. He is frequently in receipt of letters asking him to come to certain localities to organize a Circle, and he generally goes; it is just like him to do so.

Toronto Circle 19 has appointed Sisters E. Groom, G. E. Dibb and Mary A. Wigley as a committee to solicit subscriptions for the LEADER.

James R. Roaf, Supreme Solicitor, will deliver an address on the Objects and Aims of our Order, at Georgetown, Dec. 9th.

Bro. P. M. Pattison, Supreme Organizer, Waterford, paid the LEADER a social call on his way to Fenelon Falls to organize a new Circle.

Bro. Wm. Wilkinson, M.A., Brantford, Chairman of the Supreme Finance Committee, called at the Supreme Secretary's office during the month. Bro. Wilkinson was elected a member of the Finance Committee at the first regular session of the Supreme Circle in 1885, with the late Bro. P. L. Geo. J. Duncan of Welland and Bro. Ald. James Dixon of Hamilton as associates. Upon the death of Bro. Duncan, Bro. Wilkinson succeeded him as Chairman, a position to which he was practically unanimously re-elected during the sessions of 1886, 1887, and 1888. From the auditing of the accounts when a few thousand dollars represented the year's work, requiring but little attention, he has been more closely identified with the work than any other Supreme Officer excepting the Supreme Leader and Secretary, and has had an opportunity of observing the enormous growth of our Order as well as of the department under his immediate charge. At present, nearly two days' time of the three members of his committee is required in the examination of the books and accounts of the Order, every detail of which is carefully scrutinized. Bro. Wilkinson rendered signal service to the Supreme Secretary during the trying re-organization of the books and accounts in 1885, and has since, by kind suggestions and assistance in many ways, placed the Supreme Secretary under many obligations.

HOME CIRCLE MEETINGS

Toronto Circle No. 12 held their regular monthly meeting Thursday, November 15th, Thos. Tate, Leader, in the chair. Among the members present were Bros. A. E. Cameron and Mrs. Cameron, Thos. Slean and Mrs. Slean, Geo. Everest and Mrs. Atkinson and others. The following visiting members were present: Sister E. Groom, V.L., 19; W. B. Short, L., 5; R. Booker, P.L., 37; T. W. Purkis, L.; Henry Broo's, P.L., 62; A. J. Bennett, Sec'y, 88; and Supreme Officers James R. Roaf, A. R. Riches, Henry F. Perry, David Dunlop, James G. Howorth, and A. J. Pattison. Bro. M. T. Hetasworth, P.L. 16, Brantford, was present representing the LEADER.

The Supreme Leader gave an address on the principles of the Order at a public meeting in Burford, on Thursday evening, Nov. 14. Although the night was dark there was a large attendance and a rousing time was enjoyed. The Burford Circle is prospering splendidly. They have a live membership who take an interest in pushing matters. They will, doubtless, take in several new members as the result of the Supreme Leader's visit.

Toronto 37 held their usual monthly meeting in Shaftesbury Hall, Friday evening, Nov. 15th, Bro. DeLaHooke, Leader, in the chair. There were about 15 members present.

A SOCIAL EVENING

The ladies of Toronto Circle, No. 98, held a very successful concert in the Occident Hall, Queen St. West, on Wednesday evening, the 27th November. Despite the bad state of the weather the large hall was packed to the doors, and the ladies have every reason to be proud of the success of their undertaking. The following ladies and gentlemen contributed largely to the success of the evening's entertainment:—Miss Jenkins, pianist, Miss Mathews, Miss Bray, Miss Hodgson, Miss Wright, Miss Stewart, Miss Dora Volden, Miss Gibson, Miss Jackson; Master Hill, the Jones family, and Mr. F. L. Cowley, whose cornet solo was very much admired. This gentleman is one of Toronto's rising young musicians. Bro. A. J. Pattison, Supreme Secretary, kindly occupied the chair, which he filled in his usual able manner. The following ladies composed the committee, of which No. 98 may feel justly proud: Mrs. M. J. Stewart, the efficient Treasurer of the Circle, Mrs. Penny, Mrs. Patterson, Mrs. Campbell, Miss Blea, and Mrs. McNeill.

After the concert the hall was cleared for dancing and the young people enjoyed themselves for a few hours tripping the "light fantastic," Shelton's orchestra furnishing the music.

OUR NEW CIRCLES

During the month the following Circle has been instituted:

FENELON FALLS, No. 127.

P. L., Dr. A. Wilson; L., R. A. Rook; V. L., J. McNeill; Sec'y, F. J. Kerr; T., J. Nugent; Fin.-Sec'y, A. G. St. George; C., Wm. Sewell; M., E. Wright; W., R. Dundas; G., W. Robson; Sen. S. B. Buigg; Med. Examiners, W. E. Wilson and A. Wilson.

EVERY member of our Order should know and tell their friends that no fraternal society has even approximated the record of progress made by the Home Circle in Canada, for the time it has been in existence.

THE Boy and Girl Knights of Pythias are having a rumpus over the creation of a new annex, to be called the Pythian Sisters. Already a lady has formed an order called the Pythian Sisterhood, from which the horrid men are barred out. Knight Hill gets up the Pythian Sisters to which the wicked men are admitted. Hence the "wow." We know nothing of the merits of the case, but we want to be on the same bench with the girls, every time. We have always been that way.—O. S. Journal.

CHAT BY THE WAY.

OUR Order was five years old November 30th, 1889.

WE GREET Circle No. 127.

FOUR Sick Benefit calls in 1889.

NOMINATE and elect your Officers in December.

AVERAGE increase in Circles is over two a month.

AVERAGE increase in membership is 1000 per annum.

AVERAGE yearly cost for \$4.00 weekly benefits for five years, \$3.40.

ONE assessment on our whole Order now amounts to \$6,400.

SEVENTEEN Sick Benefit assessments have been called in five years.

THIRTY-FOUR Beneficiary Assessments have been called during five years.

YOUR representative to the Supreme Circle is elected at the January meeting.

WE HAVE the kindest feeling toward sister Societies but, brethren, ours is the best.

THE Workmen had more assessments in their fifth year than in their tenth.

THE Auditing Committee is a very important feature of the December business in each Circle.

FROM the proceeds of 34 calls over \$148,000 has been paid to Beneficiaries of our deceased members.

THE average cost in our Order for \$1,000 benefit for members under 25 years of age has been \$3.50 per annum, and to members under 30 and over 45, \$6.80 per annum.

WE HAVE enough members in Winnipeg, St. Thomas, and Peterborough to open a Circle. Now, brethren, move in the good work.

IN JANUARY'S issue we hope to give the number of assessments for the year 1889, in each Benevolent Order in Canada, on our plan of insurance at cost.

OUR Supreme Vice-Leader's name is pronounced like the letter "O" and the Supreme Leader's like the letter "K." "OK" is a good combination for an Order to have.

SICK Benefit Assessment, No. 17, is called to the Supreme Treasury, and is due at the Supreme Secretary's office not later than December 22nd. Sick Assessment, No. 18, is payable by members to the Financial Secretary not later than January 1, 1890.

BENEFICIARY Assessment No. 35 is called to the Supreme Treasury, due on or before December 22nd. Assessment No. 36 is called from the members, and must be paid to the Financial Secretary on or before January 1st, 1890.

BUT one death in November. Bro. Wm. Folmsbee, Waterford, No. 1, joined the Order December 26th, 1884, and died November 30th, 1889. Cause, uraemic convulsions. Beneficiary Certificate No. 31, Class C, \$2000.

IN ANOTHER column we print an official circular from our Worthy Supreme Leader, Rev. John Kay, Brantford, pointing out the important work before our Circles during the present month.

THE attention of all Officers and members of Subordinate Circles is directed to that portion of the Constitution requiring bonds from Officers. No Installing Officer is justified in declaring an Officer installed who has failed to comply with this requirement of the Constitution.

OCCASIONALLY some of the members remark that one assessment a month is a high rate for benefits. We do not expect to have one a month on an average, but, assuming that there were two calls a month, the expense in our Order would be less than one-third the cost of ordinary life payments in the best old line companies.

BENEFICIARIES SPEAK

C. N. Stevenson,
Treas. Home Circle 20,
Thorold, Ont.

Dear Sir,

I hereby acknowledge receipt of cheque No. 2102 on the Dominion Bank for the sum of \$2.000 in payment of the Beneficiary Certificate of my late husband, John Dale; thanking you for your promptness, and with best wishes for the prosperity of your Order,

I am,
Faithfully yours,
SARAH DALE.

W. G. Edmonds, Esq.,
Treas. Home Circle 62,
372 Parliament St., City.

Dear Sir,

I hereby acknowledge receipt of cheque No. 2099 for the sum of \$3000.00, the amount payable to me under the Beneficiary Certificate of the late Robert Wilson, a member of your Circle.

It affords me very great pleasure to testify to your promptness in settling this claim, and I trust your Order will continue to receive from the public that confidence which your straightforward dealings so justly merit.

I am, Gentlemen,
Faithfully yours,
ELIZA LAVINIA LIHENS.

Mrs. Laura Thompson,
Treas. Home Circle 13,
Merrittton, Ont.

Dear Madam,

I have much pleasure in testifying to the promptness with which your Order have paid to me cheque No. 2100 for the sum of \$3000.00, the amount payable to me under the Certificate of the late Sarah J. Etchels.

With best wishes for the continued prosperity of your Order.

I am,
Faithfully yours,
ROBERT ETCHELS.

P. Greig, Sr.,
Treas. Home Circle 15,
Arthur, Ont.

Dear Sir,

We hereby acknowledge receipt of cheques No. 2103 and 2104 for the sum of \$2000 in payment of the Beneficiary Certificate of the late James Clark, formerly a member of your Circle.

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

Faithfully yours,
JAMES R. CLARKE,
SUSAN E. SMALL.

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JOHN J. STEWY, (Past Supreme Leader)	Welland
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TERMS OF SUBSCRIPTION.

SINGLE COPIES. 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, DECEMBER, 1889.

EDITORIAL.

MEDICAL EXAMINATION

The necessity for exact medical examination and careful investigation into the family history of applicants for membership cannot be too highly appreciated. Much of the real prosperity of an Order like ours depends upon the faithfulness with which such work is done. If the physician neglects or does his work of personal examination carelessly, the Order may be compelled to pay unnecessarily for an early death; and so also may a heavier death-rate result from an indifferent enquiry by a committee, or by untrue answers on the part of the applicant. For the dangers arising from false answers on the part of a candidate there is a remedy, inasmuch as if it be subsequently ascertained that the answers have been untrue the claim is vitiated and he loses all. But the same cannot be said if the medical examiner makes an imperfect examination. The seeds of some dangerous disease may be lying in the stage of incipient germination, in any of the vital organs, unobserved by the examiner who hastens over his work as if there were no great moral responsibility attaching to it. At the same time, if he had made a careful examination, taking the necessary time to get the true character of the respiration, the heart murmur, and the many other indications known only to the skilled physician, these might all have been detected and the true interest of the Society protected.

We have no reason to assume that other than a perfectly honest purpose prevails among our examiners. But this implies faithful work by the examiner and committee, and faithful answers by the applicant. But as perfect honesty courts enquiry and examination, the whole work should be made subject, if need be, to revision, so that no mistakes may be overlooked.

No Society of this kind can be so benevolent as to disregard the economic principles and prudent methods by which all fair and honest business is done, and we call attention to this subject that all those whom it may concern may be reminded of the great care and honest faithfulness that is expected of them.

In a community where a mutual obligation lies upon each and all to work in the best interests of the whole, the selfish interests of the individual must not be allowed to have the precedence, for the true security to the individual is found in faithfulness to the great objects of the whole company.

We start out with the idea of giving the benefit at cost, and that means at the honest and fair, not fictitious and abnormal,

cost—at the minimum and not the maximum of cost. And with this in view, that doctor is not an honest man and that committee is not an honest committee who are prepared to neglect the essential work of faithful examinations.

We are very much pleased to find that in the course of our experience we have had very little reason for complaint. In one or two cases suspicions have been raised and enquiries made which have resulted satisfactorily; but enough thought has been awakened to show how much importance attaches to the work of which we are writing, and it is hoped that every official and member of our progressive Order may be alive to its highest interests and possibilities.

JUST A WORD OR TWO

The publishers of this paper are very desirous that it may be made the medium for the circulation of such thought as will promote the welfare and happiness of the members of the Order. There are no prescriptive rights, no exclusive claim to wisdom, but the ideas advanced in our columns are set forth for the purpose of stirring up the minds of the members on all questions calculated to help the work along. They will be very glad if any one, finding views advanced not in harmony with his, will prepare a letter for publication, setting forth what he considers the correct view of the case. We have known people in connection with other papers, upon finding expressions with which they could not agree, to get angry and order the paper stopped. This is a most foolish course and we hope none of the readers of the LEADER will fall into that way of acting. We do not expect that every reader will agree with all that may be said, and do not think it desirable that he should. Only let the articles be written in a good spirit and in gentlemanly and respectful language and they will be welcomed. It does not always follow, however, that everything that a correspondent may write will be sure to be just the thing for our columns, and a fair discrimination exercised, but no pains will be spared to make the paper worthy the confidence and respect of every fair-minded person. No man speaks here with ultimate authority, but each may speak as a brother to a brother, to help the work along. Let hundreds of our members take a lively interest in circulating the LEADER, and, as far as they can, by suggestion and correspondence, make it the boast of the Order that we have a clean-faced, attractive little paper to represent the Home Circle in Canada.

We hope that no croaker or grumbler may find a place among us. As the workers in a healthy hive destroy the drones, so may we if a croaker put his nose above the surface signify a universal disapproval so forcibly that his croaking will be quickly quenched. The Order is too young to have any such yet. They never help any good work along, and should be no more tolerated than drones in a hive of bees.

These words are not for the purpose of cutting off fair criticism. This is necessary and will be encouraged, but croakers, cranks, and chronic grumblers will be given a wide berth. There is plenty of room for them outside but none in.

A healthy intellect in a healthy body, and a large-hearted benevolence will find work for us all, since

“Work is a good investment,
And almost always pays,
But lazy grumbling never
Adds sunshine to the days.”

The annual election of Officers takes place at the first meeting in December. Every member should be at the Circle that night. The nomination of Officers takes place then, and a whole year's success or failure depends upon whom you put into office. Nominate live, active men, especially those who are zealous for the interests of the Home Circle, and under whose guidance and your co-operation your Circle may go on, widening its sphere of usefulness, and extending its chain, until all desirable available members of your community are participants in the benefits and privileges of our Order.

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

Seventy-three 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

\$148,884.76

paid to the Beneficiaries of our deceased members from the proceeds of 33 Assessments.

LIST OF DEATH CLAIMS PAID.

73 Claims previously reported, \$145,884.76

No.		No.	
74.	Elizabeth Parney	Waterford	1, \$1000 00
75.	John Dale.....	Thorold	20, 2000 00

COLLECTORS

RENTS and DEBTS

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BIENNIAL SESSIONS

To the Editor, HOME CIRCLE LEADER.

Dear Sir and Bro.

Your editorial in the November LEADER on the subject of biennial sessions seems to invite discussion of this interesting question. At our last Supreme Circle meeting, when the revision of the Constitution was under way, Bro. Cumming, of St. Catharines, introduced an amendment to effect this change, which was lost. I have always felt that the matter did not at that time receive the consideration its importance deserved.

Bearing in mind the steadily increasing Supreme Circle membership, I am of the opinion that, in the near future, questions of *expense and expediency* in connection with our Supreme Circle meetings will force themselves strongly on our attention and demand solution. Such solution must be found in increased per capita tax, lessened representation, or less frequent sessions.

For obvious reasons the capitation tax should be kept as low as possible, hence the saving to the General Fund, to be effected by the biennial plan, is an important consideration in this connection. As between a less complete or indirect representation of the Subordinate Circles and biennial sessions, I think we should unhesitatingly choose the latter, as being the plan most likely to keep the whole membership in closer touch and sympathy with the governing body.

There is much force in your remarks concerning hasty legislation, and I have no doubt the plan of biennial sessions would materially lessen that tendency by giving ample time for careful consideration and full discussion of proposed changes.

I think that with our revised constitution, which is working smoothly, and with which we are becoming more and more familiar, the machinery that has run with so little friction for the past fifteen months would run equally well for twenty-four months, and, if no other good resulted, a large sum of money would be saved to the General Fund.

Yours fraternally,

R. J. O.

HOW ARE YOUR BENEFICIARY CERTIFICATES MADE PAYABLE?

67 West King Street,

TORONTO, NOV. 22, 1889.

To the Editor of the LEADER.

Some members have had their Certificates made payable "to myself," "to my order," "as directed by my will," "to my heirs," etc., etc. In every instance in which a claim is made under such Certificates, expenses are caused either to the beneficiary or to the Supreme Circle. These expenses range from two to eighty or one hundred dollars.

Every Certificate should specify the names of the parties to whom the benefits are to be paid, or in some cases where there is a family of children, and the member desires that the benefit should be divided among them, he may say "all my children equally," or "among my daughters equally," but in all cases where the benefits are to be paid to an infant, a trustee should be named to receive the money for the infant. The member can either in the Certificate, by his will or by a writing under his hand, appoint a trustee or trustees, and may from time to time revoke such appointment in like manner and appoint a new trustee or new trustees, and also make provision for the investment of the monies payable under the Certificate. If no trustee is named, the Supreme Circle is justified in paying the money to the executors of the last will and testament of the member, or to a guardian to be appointed by the Surrogate Court or by a High Court.

In case no trustees or executors or guardian be appointed to receive the share, the Society may, after the expiration of two months from the date of the admission of the claim, pay the money into the Court of Chancery to the credit of the infants. In this case, the costs of the application to pay the money in would be paid out of the monies, and if the interest of the money is desired for the use of the infants during their minority, an application to the Court for that purpose is necessary, and an order will also be required for paying out the money to the infant after he has attained his majority.

All these proceedings entail expenses and costs, which, as a rule, come out of the monies payable under the Certificate, so it is to the interest of every member to see that the money payable under his or her Certificate is made payable in a proper manner, and thus secure the full advantage of the benefits sought by admission to our Order.

It will be well for every member of the Order to look at his Certificate, and if it has not been made payable in a proper manner, to take out a new Certificate under the provisions of the laws in that respect, and if it is payable to infants without any trustee being appointed, to at once take steps to name a trustee. If this is not done during the lifetime of the member, it will require application to the Court after his death to obtain letters of guardianship, or the appointment of a trustee. This cannot be done without expense to the beneficiary, and it also causes delay in the payment of benefits.

JAS. R. ROAF,

Supreme Solicitor.

IN ANOTHER column will be found an advertisement of a "Members' Receipt Book." It is the best way to preserve your receipts, and you know they should be preserved. The book contains the most complete details and spaces sufficient to last six or seven years for assessments and dues. Each receipt is complete in itself, something more than a line. The cost is twenty-five cents each or less than five cents a year. Reduced price per dozen.

OUR Supreme Solicitor, Bro. James R. Roaf, in a letter to the editor, gives some important advice to members of our Order respecting the disposition of moneys under Beneficiary Certificates. It rarely happens that lawyers give advice calculated to take fees out of their pockets, and our brother deserves the thanks of the members. In advising them to make such provision as will prevent all necessity for legal expense and technical delays in the settlement of death claims, the solicitor sacrifices personal gain for the general benefit of his associates.

HOW IT IS DONE

One of the hardest problems which our friends the insurance agents have to solve is this: How can the mutual benefit societies pay the sums called for by their certificates when no such large monetary provision is made as the companies find it necessary to make? They set out with the postulate that such provision must be made as will compel each and every member remaining in the company for a given number of years to pay a sum, which, with the profits, will amount to a sum equal to that to be received by the insured, and it is often their proud boast that such are their reserves, etc., etc., that if all their insurance should become suddenly a claim it could be met promptly, the correctness of which statement we have hitherto been bold enough to question very seriously indeed.

But even suppose it could be done, it does not follow that any such provision should be necessary. It may be used as a proud boast, based upon an hypothesis which has never yet, and never will nor can, become a fact of actual experience. This we state with unqualified assurance, inasmuch as the working of the law of averages teaches the correctness of our statement. If, then, the money held in reserve to meet an impossible condition can never be needed, why is it necessary to collect so much more than is required to secure against possible loss? Any one who knows anything about the subject knows that even in the regular insurance companies there are cases constantly occurring where there is a great disparity between the amount paid in by the insured and the amount paid out by the company. For instance: A man insures his life for \$1,000 for say \$24 per annum. He continues to pay for two or three years and dies. How do they supply the difference between the \$72 paid in and the \$928 paid out to his heirs? The answer comes quickly, "From the money the company has on hand." Exactly, and the Beneficiary Orders do the same. And if this were the rule rather than the exception, they might, even with the high premium charges, have some difficulty in making ends meet. But if they possessed the authority to levy an assessment upon their members at the depletion of the treasury, there need be no such large sum kept on hand with which to pay the claims. Beneficiary societies find it necessary to keep only a small amount on hand, and also that, by pursuing this course and keeping an interested and faithful membership in the ranks, the funds are always forthcoming. The difference between the amount paid in by, and that paid out to, beneficiaries is borrowed from the future, month by month, as the regular companies borrow in the cases named, year by year. It is a simple problem in the rule of credit, a rule as easy as the alphabet. The borrowing is done on the credit of the Order, with no money drawn or used until it is needed, and when the need occurs the payment is made by a few cents advanced by each member. And so long as the need continues and the members are true and faithful, there can be no lack.

The difference between the two forms is simply that the company trusts to the uncertainty of cash and investments while the society trusts to the certainty of a man's engagements to fulfil his part of a contract, and he does it. One man or a few men may be unable to pay, but the fixed average will do so, and so note it be.

This, therefore, is the way it is done, and, while the diligent insurance agent is doing his best to prove that it cannot be done, the incorrectness of his argument is being exposed by the fact that his assured impossibility is being realized year by year with increased facility and satisfaction.

EDISON'S ANSWER

"You ask me about the future of electricity. It is the coming motive power. It will be used on all railroads some day, but the point is to get an economical engine."

There are, no doubt, college-bred engineers, educated in all the technicalities of science, who look on this statement of Edison's with incredulity. Yet the great Edison, with naught but a common school education, and his inventing, investigating spirit, sees more and has done more, with a single flash of electricity, than all his scientific predecessors and contemporaries, with a lifetime's

acquaintance with the fluid. He has communed with Nature's truth, and truth has spoken for him; they have danced around their scientific achievements, with only a glimmering ray of truth to denote her presence.

Parallel with this lie the truths of insurance. Assessment, co-operative fraternities, born of a desire to procure the benefits of actuarial science, without the needless squandering of old life insurance, have demonstrated, and are destined more fully to demonstrate, the truths of that science, and this in a manner better by far than they who have held the reins, the title, and the emoluments of office, in what they consider their exclusive realm. No wonder they cry down fraternities: the shadow of what the latter will be rises before them.

THE BUILDING ASSOCIATION IDEA

"The organization of three new associations in New York and Brooklyn within a week calls attention again to the wonderful growth of the co-operative spirit in the metropolitan district. Four years ago there was one association with less than three hundred members. To-day there are eighty associations with a membership of nearly thirty thousand, paying \$60,000 a week and building a thousand homes a year. A movement so pregnant with good for the citizens and the State certainly deserves the serious attention of the philanthropist and the social reformer. A careful student of the building association movement estimates that there will be in this vicinity 300 associations, with a membership of nearly one hundred thousand persons, before the International Exposition of 1892.

"Chosen Friends should consider 'the signs of the times' as indicated by the spread of this movement. Homes are a necessity. The city and country alike offer opportunities that need only to be seized."—*Rainbow*.

The advice of the official organ of the Chosen Friends to members of that order will bear repeating to members of The Canadian Home Circle. The Canadian Homestead Association was originally intended to be called "The Canadian Home Circle" Loan and Savings Association. It is owned and controlled largely by members of our Order, and there are many members and officers of our Order who own their own homes through its instrumentality.

The economy in management (the Secretary being the only paid officer) guarantees the highest rates of interest to members that can be had upon secure investments, and, as stated by Mr. E. F. Clarke, President of the Workingmen's Society of this city, "These institutions offer special advantages in saving and home-getting."

KIND MENTION FROM OUR FRIENDS

"Our sister society, the Canadian Home Circle, has made a venture into the field of journalism, and is out this month with THE HOME CIRCLE LEADER, which is ably edited and presents a neat appearance; the title page has a portrait of the Order's founder, P. M. Pattison, and a sketch of his work for the Order. Among the directors are the names of many well-known Royal Arcanum workers and past officers. Bro. A. J. Pattison is Secretary and Treasurer. From its pages I copy the following 'Chat by the Way,' which I commend to our readers:

"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."

"Fraternal societies are not an exclusive birth-right 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."

"We congratulate our brothers and sisters of the Home Circle and, in their own words, wish their new LEADER 'God speed' in its mission."—*Royal Arcanum Guide and Candidate, Boston*.

Thanks, Bro. English.

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The Shareholders of the above Company are hereby notified that the

FIRST ANNUAL MEETING

for the presentation of the Financial Statement, and for the election of Directors and other purposes, will be held at the

Office of the Company, 44 Church St.,
Toronto, on

Monday, the 3rd of February, 1890

at the hour of 2 o'clock p.m.

By order,

A. J. PATTISON,

Toronto, Nov. 30th, 1889. Secretary-Treasurer

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Every Member of the Order should read the

LEADER

especially those who are prevented by business or family calls from attending their Circle Meetings.

It contains each month a full account of the work of the Order besides interesting articles and statistical information concerning kindred Societies and insurance matters generally.

Don't fail to order a copy to commence the New Year—The price is only sixty cents per annum, and can be ordered either direct from the office, 44 Church St., Toronto, or through any of the Officers of your Circle.

THE LEADER

Wishes all its friends—subscribers and non-subscribers—

A Merry Christmas

—AND A—

Joyful New Year

Circle Cards in this column Three Dollars per annum in advance.

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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 Business St.

TORONTO HOME CIRCLE NO. 12

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

W. T. TATE, Leader,
JOHN ATKINSON, Sec'y., 60 Shaw Street
131 Farley Ave.

TORONTO CIRCLE, No. 30

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

T. W. BARBER, Leader,
A. McMORDIE, Secretary, 394 Yonge Street
353 Given Street

TORONTO CIRCLE, No. 37

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

E. De LAHOQUE, Leader,
MRS. E. A. GREEN, Sec'y., 19 Dorset Street
185 Berkeley Street

TORONTO CIRCLE, No. 57

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

J. N. DAVEY, Leader,
E. ROSEVEAR, Secretary, 22 Bellevue Ave.
30 Phoebe Street.

TORONTO, CIRCLE, No. 29

Meets in St. GEORGE'S HALL, Cor. Queen and Berkeley Streets, the Last Thursday in each month. Visiting members fraternally welcomed.

JAMES GORRIE, Leader,
F. HANMER, Secretary, 132 Amelia Street
504 Oak Street

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