

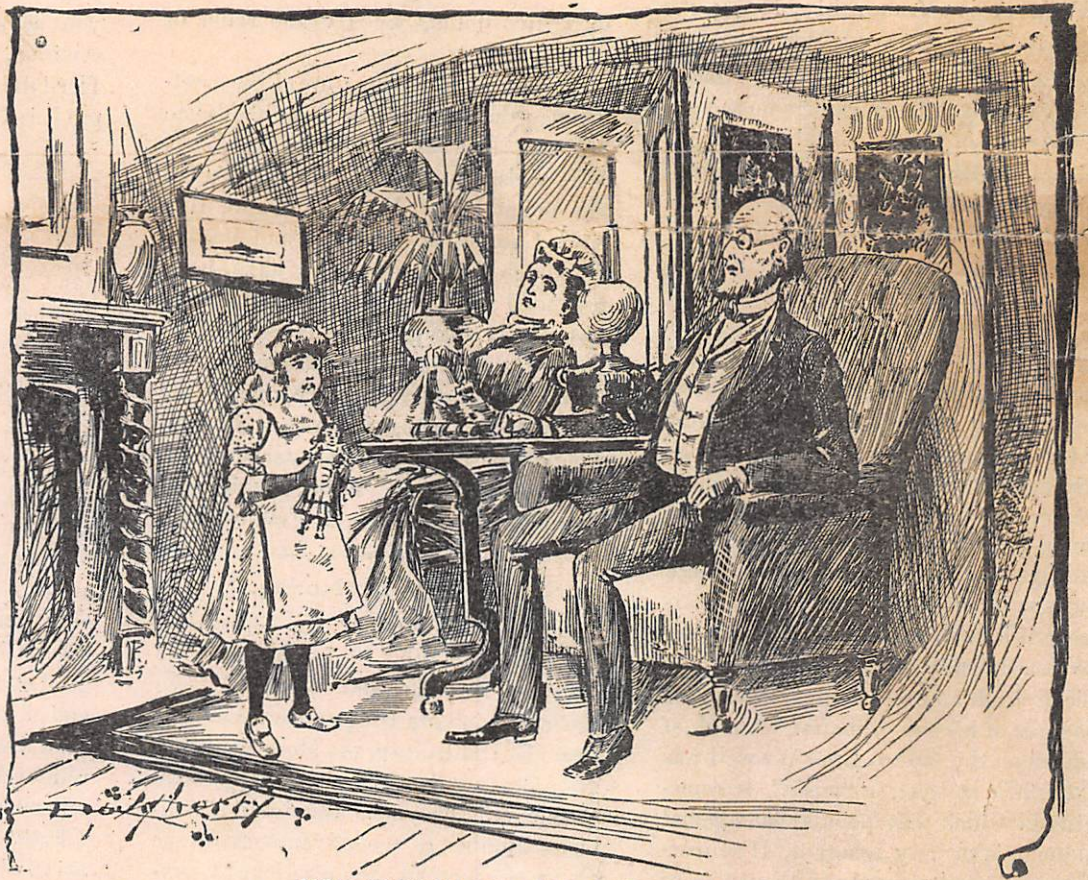
ARTISANS' CHAT

PEACE · POWER · PROTECTION ·

VOL. I.

PHILADELPHIA, PA., JULY, 1889.

No. 10



NOT AFRAID OF "COLD CHARITY."

REV. MR. DEACON.—"Ah, my dear Mrs. De Widow, now that you have suffered the loss of your beloved husband, are you not fearful that you will be unable to provide yourself and little Elsie with the necessaries of life?"

LITTLE ELSIE.—(interrupting)—"Oh, no, Mr. Deacon! Papa belonged to the Artisans' Order of Mutual Protection, and Mamma received a check for \$1000 to-day."

Assembly News.

Pennsylvania, No. 3.

The meeting of June 3rd was held at Meade Post Hall, 1109 Chestnut street, when a number of visitors from Keystone, No. 2, West Philadelphia, No. 8 and Fidelity, No. 21, were in attendance. Speeches were made by Bros. Brown, McAllister and Coggin, of No. 2; Bro. Free, of No. 8; Bros. Bowen, Scattergood and others of No. 3. Refreshments consisting of ice cream, cake, etc., were served, and the meeting was a thoroughly enjoyable one, although no new members were added to the roll. In the new quarters, which are as elegant as could be desired, Pennsylvania Assembly should again strive for her former position as the Banner Assembly, and it is hoped that at every meeting in the future there will be initiations.

Progressive Assembly, No. 4.

If recent experience is to be continued Progressive will be known as the "Itinerant" Assembly. The members no sooner get the place of meeting firmly fixed on their minds when they are notified that a change of base has taken place. However, it seems to make no difference where it meets, its sessions are always well attended, and there is always something going on, which compensates for any additional distance or trouble. The meeting at Globe Hall, 1005 Montgomery avenue, on Tuesday evening, June 14th, was well attended, but there was painfully evident a feeling of disappointment or sorrow particularly noticeable among the officers. The room was large, well lighted and cool, therefore there could be no displeasure at the new quarters. What, then, was it that saddened the usually smiling countenance of the official head, and seemingly, reflected on the faces of his subordinates? A look of sadness on the face of Bro. Wiswell was a "misfit," and yet, a "misfit" is something of which that popular and genial salesman is entirely ignorant. His superintendent, good natured and "Witty," was as sad looking as poor *Hamlet* after the death of Denmark's "Kingly King." The Inspector's face was expressive of the merchant who had purchased a large supply of neckwear, which proved to be unsaleable. The cause of this sorrowful-

ness was made apparent and became universal when the Recorder, his face pitifully sad, his voice tremulous with emotion, announced, "M-a-s-t-e-r A-r-t-i-s-a-n, w-e h-a-v-e n-o c-a-n-d-i-d-a-t-e-s t-h-i-s e-v-e-n-i-n-g." He had evidently nerved himself for the effect, for no sooner was the announcement made than large, scalding tears rushed down his pallid cheeks, his round (?) form shook with emotion, and he fell into his chair, entirely exhausted. For ten minutes nothing could be heard but the sobs of the grief-stricken Captains of the membership club and the sympathetic *braying* of the goat. Then all became still, so still that, as Bro. Kift would say, you could hear a dew drop.

The grief-stricken officers were finally made happy, when it became known that there would be, at least, seven candidates ready for the July session. Bros. Stockton, Landis, Crow and Stewart were reported "off" and the sum of thirty-five dollars voted to the relief of these brethren.

The most interesting feature of the meeting was the presentation of a handsome Bible by Bro. James, on behalf of George W. Childs, Esq., which was accepted for the Assembly by M. E. Chaplain, Bro. Alex. Gamble, in a lengthy and beautiful speech. The gift was to have been presented by Dr. William Hilt, but, unfortunately, that gentleman was unable to attend the meeting, owing to the pressure of work at the *Ledger* office, due to the cataclysm. During the recess refreshments were served and an entertainment, furnished by Bros. Witty, Levis McGowan, Garber and C. H. Fell, of No. 8.

Good Will, No. 13.

Good Will Assembly, No. 13, was organized July 6th, 1887, through the efforts of Bros. Leopold Wissmach, who was about joining Progressive Assembly, Isaac C. Underdown, the Most Excellent Recorder, and Bro. Voight of Progressive Assembly. They soon convinced a sufficient number of the advantages of the Order to effect an organization, twenty-four of our citizens joining at the first meeting. During the two years of its existence, Good Will has increased its membership to about sixty. The Assembly is in excellent financial condition, and is especially wealthy in the ownership of a

fine hall which is elegantly furnished. To this room, which is kept open to the members as a club room, Artisans are welcome at all times.

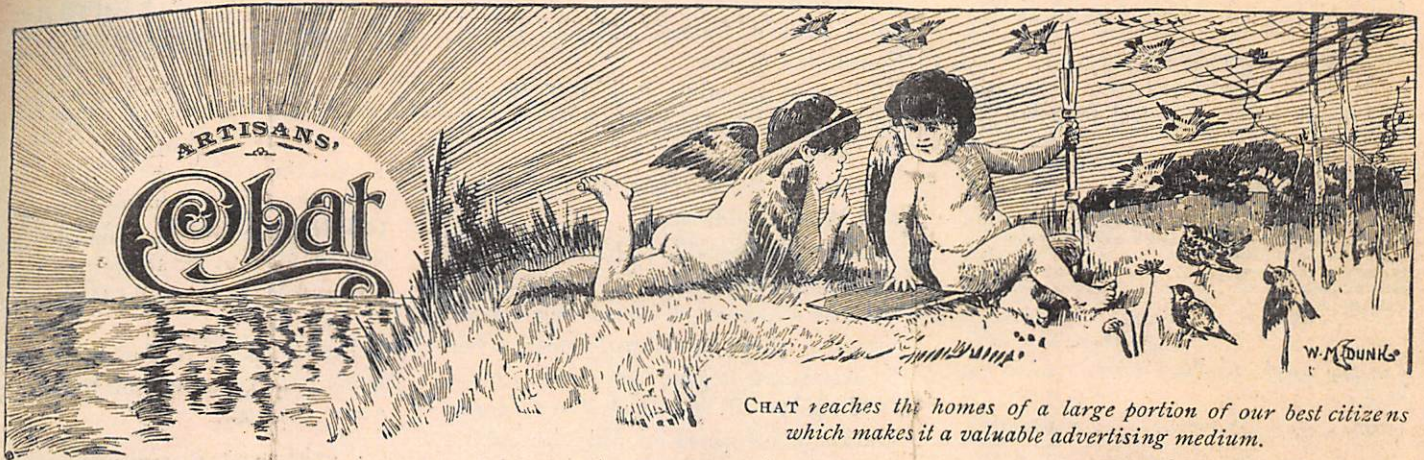
Business sessions are held every Wednesday evening. It is the only Assembly in the Order that meets every week, and in point of push and enterprise holds a position at the head.

The Artisans' Order of Mutual Protection is one to which every able-bodied man should belong. The benefits are greater, when the low cost is considered, than offered by any other order. It has been in existence over sixteen years and has never failed in fulfilling its obligations. It has a substantial *reserve fund*; death claims are paid *immediately*; and sick benefits are promptly forthcoming to aid the distressed. Read the objects and principles published elsewhere in this issue and send in your application for membership *at once*. Do not delay, for sickness or even death may come upon you as a thunderbolt. If you are an Artisan your family will not suffer. Heed the warning and become a member, ere it is too late!

Camden, No. 14.

CAMDEN, N. J., June 26, 1889.

Camden Assembly is growing slowly, but I trust surely. We have taken in members every meeting night this quarter, and our officers feel encouraged. We number now 26 good, strong and true Artisans. At our last meeting (June 22) we instituted into our mysteries one of Camden's most popular and enterprising merchants, and we feel that this is only the commencing of a number of our leading men in our city. If every Artisan in Camden Assembly, No. 14, would only feel the command and go to their many friends and tell them of the great good our noble order has accomplished and of the protection of a sound reserve fund always on hand and ever ready to relieve the suffering and care for the widow and orphan in their severest afflictions, I know Camden would make off with the prize, which the M. E. A. has so generously offered. I hope the members will individually make the effort to keep the banner in Camden for the gain in membership by percentage. We have in our band of Bros. all professions in life, and if we can only induce them to unite their



CHAT reaches the homes of a large portion of our best citizens which makes it a valuable advertising medium.

energies, the result would be beyond the conception of men. Brothers, make the trial, all come out to our next meeting, July 27, and help make Camden the largest and best. You are certain to meet the M. E. M. A., Bro. Chas. T. Evans; M. E. R., Bro. I. C. Underdown and our own deputy, D. M. E. M. A. Bro. Holms Conover. These names, without any other attraction, should be insentive enough to awaken the lathargy of your soul and excite it to action. The M. A., Bro. Chas. Williams; Supt. Jos. Furman; Ins., F. White; Cashier, E. C. Jump; Cond., H. V. Gillingham; S. M. C., J. F. Starn; J. M. C., Wm. Farlow; Warder, Ellis A. King, and the active members, Bros. Harris Groffen, Geo. C. Spooner, Dr. Wm. R. Powell, J. F. Longley, A. L. Swyler, Chas. E. Redman, Exavire Storicks, Frank Storicks and George Storicks would give you a hearty welcome and, my word for it, you will be well repaid for the visit. We have THE FINEST LODGE ROOM in the ENTIRE ORDER, and everything is in keeping in the way of work, dignity and entertainment.

Fraternally,

FRANK W. TUSSEY.

Fidelity, No. 21.

It has been customary for the members of Fidelity Assembly to stay away from the meetings during the summer months, but it is earnestly hoped there will be no cessation of interest this year. There was a fair attendance at the June meeting. Bro. Henry Thompson was reported ill and the relief committee were instructed to visit him. The promised candidates were not forthcoming, but it is almost positive

that there will be initiations for the July meeting and a full attendance is requested. Let every member bring in an application for membership! Double the list! Win the prize and let Fidelity stand at the head!

Lancaster, No. 27.

LANCASTER, PA., June 21, 1889.

The intense heat was no doubt the cause of the small attendance at our June meeting. One petition for membership was presented by Bro. Wm. Rapp. Several candidates are promised for the near future. The Relief Committee reported no sick at present. There being no particular work to do, the Assembly closed in due form.

PERSONAL MENTION.

Our genial cashier, Bro. A. C. Rein- oehl, has recently passed through a warm contest for District-Attorney for Lancaster county at the last Republican primary election and was nominated by over 2000 majority. He bears his honors with a smile, and, as a nomination in this county is equivalent to an election, the Major continues to crack his little jokes as usual.

Another of our members, who received high honors recently, is our Superintendent Bro. John M. McCulley. He was elected to the office of Great Senior Sagamore of the Great Council of the Improved Order of Red Men of Pennsylvania. Bro. McCulley has always been an earnest worker in the interests of the Red Men, and the honor could not have been tendered a more worthy member.

Fraternally,

CHAS. A. VILLEE, Recorder.

St. John's, No. 28.

A very interesting meeting of St. John's Assembly was held on June 25th, at the hall, Sixth Street and Girard Avenue. There were present several visitors from Keystone Assembly, No. 2, Good Will, No. 13, of Tom's River and Fidelity, No. 21. During the course of business Bro. H. B. Luffberry was elected Cashier. Bro. P. A. Doerle of Keystone, who is Deputy over St. John's is working with a will to enthuse the members into greater activity. He made a stirring speech and then introduced Bro. Alloway of Good Will Assembly, No. 13, of Tom's River, N. J., who extended a pressing invitation to the members of St. John's to participate in the fishing trip of July 4th. Bros. Attridge, Coggins, Brown and Maloney of Keystone Assembly made remarks which were interesting and were especially enthusiastic in urging every member of the order to do his best towards advancing the A. O. M. P., and using every means possible to secure new members. Each pronounced the Artisans the best organization of the kind in existence, and quoted statistics showing that the plan is the cheapest yet devised for mutual protection. The members of St. John's have resolved to throw off coats, roll up sleeves and endeavor to double the membership before the close of 1889. It can be done, and within one month, too, if each member will resolve to secure one candidate.

M. E. M. A. Charles T. Evans, who has been to the mountains for his health, is considerably improved, and will return in time to spend a few days with Bros. James, Elliott, Ely, Calver, Schriver and Underdown at Forked River.

ARTISANS' CHAT,

PUBLISHED MONTHLY,

In the Interests of the

Artisans' Order of Mutual Protection.

Subscriptions, - - - 50 Cents a Year.
Payable in advance.

ARTISANS' CHAT is published about the 1st of each month and should reach subscribers not later than the 5th. Brother Recorders will kindly assist us by sending the news of their respective Assemblies not later than the 20th of each month. All communications should be addressed to

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1416 Chestnut St., Phila.

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PEACE. POWER. PROTECTION.

PHILADELPHIA, JULY, 1889.

OFFICERS OF THE

Most Excellent Assembly,

OF THE

Artisans' Order of Mutual Protection.

M. E. M. A.—Chas. T. Evans of No. 4, Philadelphia, Pa.
M. E. Supt.—A. S. Villee, of No. 27, Lancaster, Pa.
M. E. Inspector—J. F. Longley, of No. 14, Camden, N. J.
M. E. Recorder—I. C. Underdown, of No. 4, 1735 Berks St., Philadelphia, Pa.
M. E. Cashier.—J. F. Vanleer, Jr., of No. 21, Thurlow, Pa.
M. E. Conductor.—A. T. Goodman, of No. 5, Phila. Pa.
M. E. Chaplain.—Alex. Gamble, of No. 4, Phila., Pa.
M. E. Sr. M. C.—Louis Maloney, of No. 2, Phila. Pa.
M. E. Jr. M. C.—E. S. Stair, of No. 20, Columbia, Pa.
M. E. Warder.—W. H. Bornmann, of No. 28, Phila., Pa.

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Medical Examiner-in-Chief.

Van R. Trindall, M. D., 205 Catharine St., Philadelphia

The Artisans' Fourth.

THE TOM'S RIVER FISHING TBIP—THOSE WHO WILL PARTICIPATE.

It is rather a late hour to announce the general program and details of arrangements of the trip to Tom's River, but doubtless there are numerous members of the Order, who may be induced to add their presence to the party, if they become acquainted with the pleasure that is in store for them.

Those who have already signified their intentions of participating in the celebration of Good Will's second anniversary are as follows:

Progressive Assembly: Bros. S. B. McQuilkin, Dr. C. G. White, Theo. James, Louis R. Fortesque, Chas. S. Elliott, H. D. Brown, Robt. Kift, J. S. D. Barnham, George Dunn, Chas. T. Evans, F. W. Tibbitt, C. H. Witty, George MaGowan, Jas. Horshmann, H. W. Paul, E. B. Seidel, C. H. Voigt, I. C. Underdown.

Spartan Assembly: Bros. Z. DeForest Ely, E. Wood, George Shriver.

Haddon Assembly: Bros. A. R. Underdown, Thos. A. Shingle, J. Smith, H. W. Smith, Jas. Webb.

Linwood Assembly: Bros. T. T. Burchfield, James A. Moss, H. E. Wertz, W. H. Scott.

Fidelity: S. W. Hess, H. C. Pollock and Wash. Peddrick.

Keystone Assembly: Dr. Van. R. Tindall, A. S. Pearce.

Quite a number of others will attend provided they can persuade their wives or sweethearts to give their consent.

The party will take the 8.30 train from Market Street wharf on July 4th, arriving at Tom's River at 10 o'clock. Here a committee will board the train, take charge of the grips, etc., of the excursionists and accompany them to Barnegat Pier where the fleet of large yachts will be waiting. A pleasant sail and the fishing grounds will be reached. After about four hours sport in hooking the gamey weak fish the fleet will sail to Tom's River, arriving in time to get supper and fix up for the evening.

At Cowperthwaite's Hall a fine entertainment will be given under the auspices of the visiting brethren. The talent so far engaged includes:

Bros. L. R. Fortescue, of Progressive.

" Chas. H. Witty, "
" Geo. A. MaGowan, "
" Robt. Kift, "
" Saml. B. McQuilkin, "
" Dr. C. G. White, "

Mr. J. Churchill.

" Robinson.
" Billings.
" Frank Conly.

An address upon the plan and benefits of the A. O. M. P. will be made by Bro. Z. DeForest Ely, Chairman of the Finance Committee of the Most Excellent Assembly, and Master Artisan of Spartan Assembly.

At the conclusion of the entertainment the visitors will be provided with a fine lunch by Good Will Assembly. The party, with the exception of about twelve who will spend the balance of the week at Forked River, will return home on Friday morning.

It is stated that quite a number of the brethren will leave Philadelphia at 4 o'clock on Wednesday afternoon in order to attend a session of Good Will Assembly on Wednesday evening. While at

Tom's River the visitors will be the guests of the brethren of Good Will Assembly.

Personal.

Among recent admissions to the Central High School of Philadelphia were sons of Medical Examiner-in-Chief Tindall and M. E. Recorder Underdown.

Past M. E. M. A. Joshua H. Witham, is the "Burgomaster" of Rutledge, Delaware Co., Pa.

Director and Recorder Wimer of No. 8, is President of the Ocean City Improvement Association.

Bros. Americus R. Underdown of Haddon, John H. Dye of Keystone and Maximilian Weiss of Progressive, are Past High Priests of Jerusalem Chapter, Royal Arch Masons.

Samuel W. Wray, Grand Secretary of the Grand Council of Penna., American Legion of Honor, is an applicant for membership in Progressive Assembly.

Bro. A. W. Caldwell's face has been "wreathed in smiles" since June 17th. Little boy? Not much—a little girl, and a nice one, too. Shake, Gussie, old boy, but she can't join Progressive.

Captain Louis R. Fortescue of No. 4 will leave the Union Insurance Co. on July 1st and engage in the insurance brokerage business.

Bro. James Irons, President of the Board, will summer at Riverside, N. J., with his family.

Bros. R. H. Wheeler of No. 2, D. L. Stewart and J. P. Wilson of No. 4, have taken cottages at Ocean Grove.

Bro. Dr. Stewart Watson of No. 4 will shortly return from a sojourn at Plainfield, Adams Co., Pa., whither he had gone to recuperate.

Join the A. O. M. P. *now!* Don't wait until it is too late!

RECORDERS!—Several of you have neglected to forward the news of your Assembly for this issue. Don't do it again!

TOMS RIVER, N. J.

SECOND ANNIVERSARY

—OF—
Good-Will Assembly, No. 13,

A. O. M. P.

THURSDAY EVENING, JULY 4th, 1889.

Amphion Male Quartette

BRO. S. B. MCQUILKIN, Humorist,
FRANK A. CONLY, Humorist,
BRO. LOUIS R. FORTESQUE, Reader.

J. CHURCHILL, THOMAS HAYMES,
BRO. C. C. WHITE, GEORGE SPIEL,
BRO. CHARLES H. WITTY, Elocutionist,
BRO. GEO. A. MAGOWEN, Elocutionist,
BRO. ROBERT KIFT, Prestidigitator.

F. T. BILLINGS, Accompanist.

PROGRAMME

- PART I.**
- 1—Piano Solo, Mr. Billings
 - 2—Quartette, "What Joy," White
AMPHION QUARTETTE.
 - 3—Sounds from Ireland, Bro. McQuilkin
 - 4—Reading, Bro. Fortescue
 - 5—Tenor Solo, "Baby laughing in her sleep," *Kennedy*
MR. HAYMES.
 - 6—Comic Specialties, Mr. Conly
 - 7—Recitation, Bro. Magowen
 - 8—Scenes in Wonderland, Bro. Kift

- PART II.**
- 1—Address, Bro. Z. De Forest Ely,
of Spartan Assembly, No. 14.
 - 2—Humorous Selections, Amphion Quartette
 - 3—Recitation, Bro. Wittty
 - 4—Crop of Wit, Bro. McQuilkin
 - 5—Tenor Solo, "Visions of the Old Folks," White
 - 6—Quarrel Scene between Brutus and Cassius,
Bros. Wittty and Magowen
 - 7—Humorous and Topical Songs, Mr. Spiel
 - 8—Comic Songs, Mr. Conly
 - 9—Good-night, Dear Friends, Amphion Quartette

Requisitions.

Requisition No. 129, called on May 27 to pay the death claim of John Doyle, late a member of Commonwealth Assembly, was paid by the Recorders as follows:

- May 28.—Camden.
Commonwealth
Columbia.
Progressive.
- " 29.—Lancaster.
Pennsylvania
- June 1.—Enterprise.
Haddon.
- " 3.—Keystone.
- " 7.—Philadelphia.
- " 12.—Capital City.
- " 24.—Spartan.
- " 27.—Continental.

The brother died May 16, the claim was approved May 27, and one thousand dollars was paid to the widow on June 3.

Initiations.

The following initiations have been reported since January 1st:

Philadelphia,	1
Keystone,	4
Progressive,	11
Nonpareil,	1
Girard,	3
Linwood,	6
West Philadelphia,	2
Commonwealth,	4
Holidaysburg,	3
Haddon,	4
Goodwill,	3
Camden,	5
Spartan,	13
Enterprise,	2
Columbia,	4
Fidelity,	5
Continental,	4
Lancaster,	11
St. John's,	5
	91

All returns are not in when going to press.

The Oldest Member.

In the early days of the A. O. M. P., the M. E. M. A. had power to grant dispensations to admit to membership men over the limit of age. Of those thus admitted, who continued their membership, but one has died during the sixteen years. Philadelphia has three members 68 years of age—Bros. Wm. Smith, publisher, Edmund Beale, druggist, and P. L. Kindēr, silversmith. Pennsylvania has one member 68 years of age—Bro. A. P. Nowell, sea captain, now retired and living in Dover, Del. Nonpareil's oldest member is Bro. W. K. O'Kill, tailor, aged 68 years. But Commonwealth prides itself on having the OLDEST MEMBER in the Order in the person of Bro. John H. Miller, contractor, who joined the Assembly May, 1875, at the age of 59 and who is now 73 years of age.

The Tardy Ones.

The following Assemblies are not represented in our "News" columns this issue owing to some ones neglect. Is it the *Recorders* fault?

Philadelphia, No. 1; Keystone, No. 2; Nonpareil, No. 5; Girard, No. 6; Linwood, No. 7; West Philadelphia, No. 8; Radiant Star, No. 10; Hollidaysburg, No. 11; Haddon, No. 12; Spartan, No. 15; Enterprise, No. 16; Columbia, No. 20; Continental, No. 24; Capital City, No. 1.

Don't let it occur again, Brothers. Show the balance of the Order that your alive and actively engaged in adding members to the roll.

A. O. M. P. Business Directory.

Advertisements in this department, not to exceed three lines, inserted for \$1.50 per year. Salesmen and business men who are members of the Order can readily see the advantage to be derived from such a Directory.

WM. H. BOWEN, Salesman, Clothing, Oak Hall, Sixth & Market Sts. Pennsylvania No. 3.

A. A. TAYLER, Sheet Music and Musical Goods, with F. A. North & Co., 1308 Chestnut St. Fidelity No. 21.

GEORGE BENSON, Sheet Music, with J. E. Ditson & Co., 1228 Chestnut St. Progressive No. 4.

JOS. R. C. McALLISTER, Wall paper and Decorations, with Finn, S. E. Cor. 10th & Walnut.
Keystone No. 2

GEORGE MILLER, Pianos, Organs and Sheet Music with F. A. North & Co., 1308 Chestnut St.
Fidelity No. 21

W. D. MARKER, Paper and Envelopes, with Williams Paper Co., 27 So. Seventh St. Fidelity, No. 21.

SAMPL B. MCQUILKIN, FINE GROCERIES—Goods delivered to all parts of the city. 20 S. 17th St.
Progressive, No. 4.

J. C. FINN & SON,
Walnut and Tenth Streets,
PAPER HANGINGS, ETC.
Ask for Jos. R. C. McAllister, Keystone, No. 2.

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This feature is alone sufficient guarantee that a year's subscription is a valuable investment for any person musically inclined. Sixteen pages of music each month for twelve months forms a collection which would cost, if purchased in sheet form, not less than \$20 00. In addition EVERY NEW SUBSCRIBER will receive a copy of **The Philadelphia Musical Journal Folio** as a

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This Folio contains over thirty Choice Vocal and Instrumental gems, is well printed on good paper, and is neatly and durably bound.

As this PREMIUM is offered for a limited time only and as we shall increase subscription price to \$1.50 after October 1st, 1889, it will be largely to your advantage to subscribe now.

Yours Respectfully,

GOULD & WOOLLEY,
1416 & 1418 Chestnut St.

CHAS. C. BOWEN,
Manufacturer of
P. M. A. JEWELS,

Solid Silver, \$3.50. 14kt. Gold, \$12 to \$15.

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Pennsylvania Assembly, No. 3

— THE —
Artisans' Order of Mutual Protection,

Convened May 1st, 1873.
 Chartered under the Laws of Pennsylvania, Jan. 21, '75.

15 Years of Successful Operation!

NO EXPERIMENT!

THE TOTAL COST:

Initiation Fee, including Medical Examination and Benefit Certificate, \$5.50.	
QUARTERLY DUES ARE ALWAYS THE SAME:	
Between 18 and 30 years,	\$3 50
" 31 " 35 "	3 75
" 35 " 40 "	4 00
" 40 " 45 "	4 25
" 45 " 50 "	4 50
ONLY FOUR PAYMENTS A YEAR.	
NO OTHER CHARGES.	
NO ASSESSMENTS.	

Send in Your Petition Now.

Male and Female Hearts.

The masculine heart weighs more and is larger than that of the fair sex, according to the recent investigations carried on in Germany. It appears that the heart grows more rapidly in the first and second years of life and double its size between the second and seventh years, while it continues to grow till after the fiftieth year. In childhood the male and female heart are of the same size, but the masculine heart develops more, till in the old it is two square inches larger in surface. It is noticeable, too, that it is the big hearted man who joins the A. O. M. P. He has some regard for the future of his wife and family.

WITH what deserved contempt is one treated who, while living, deserts his family! How press and people vie in pointing the finger of scorn at such a heartless wretch! Nothing is too mean for them to say of him; no language too strong to express their detestation of his conduct. Wherever he goes the taint of his cruel act goes with him, and the execrations of his fellowmen haunt his steps and echo along his path and make life a burden to him. Yet all the time there is a chance of his reclamation. As long as he lives it is possible that he may, either voluntarily or under persuasion, repent and return to his duty; relieve the distress he has caused, and rescue his family from the humiliation of depending upon public or private charity. Thus his offence may turn out to be only a temporary dereliction. How different it is when a man deserts his family finally and permanently, going beyond the reach of repentance and reclamation! When, with

all desirable opportunities to provide for their safety and support, he deliberately ignores that duty, and dying, leaves them only the bitter alternative—the suffering of want or the pitiful abasement of charitable support. Thus there is desertion by death as well as by flight; for, while the man couldn't prevent his death, he could have prevented its bring his family to want and suffering and shame, and perhaps vice and crime. In such a case we hear abundant words of pity for the widow and orphans, but no denunciation of the cause of their misery. Yet to the causist this case differs little from the other, except in degree, the wrong in the latter instance being beyond repair and atonement, while in the former it may be retrieved. Certainly the evil which perpetuates itself is worse than that which is still open to remedial effort, and it ought to be so considered and treated by the press and people.

THERE is no truer saying than that an Assembly will grow if its members are workers. On the contrary it can always be told when the members do not work at all, for that Assembly cannot grow, but its average age will climb up and up until it becomes a burden to the Order. This is a stubborn fact, and members of Assemblies that are not growing, or making a laudable attempt to grow, are certainly not living up to the solemn obligation. The founders of the organization, and its lawmakers since, fully realize the necessity for continual growth. Please tell who it is that first complains of a heavy death loss? Why, it is always and without exception the member that never thinks of bringing in a new candidate, and perhaps never goes to a meeting, not even to pay his dues, but depends upon the faithful few to run the Assembly in entirety. The active members are constantly urging more work from the membership at large, and an increased vigilance by the officers, and they are doing yeoman work, but there is plainer talk and more vigorous action yet needed to bring some of the more chronic cases to a realization of their duties. The non-workers do not care whether the Order grows or not if they are only sure to die while it is able to pay its death losses. A faithful few in each Assembly keeps them

alive, but they cannot keep them growing unless each member bears a part, not merely by simply attending meetings, but also by working for a new member.

♦♦♦♦♦
Get up and Dust!

In most of the benevolent Orders, not excepting the A. O. M. P., there are some bodies which are dwarfed, inanimate, stuck in the mire and standing still. They do not, will not grow. Officers who are regular and faithful become discouraged because so many are faithfully absent. A feeble Assembly is drawing out a waning life. And why? Because there are so many men who will not share the light burdens, or who are satisfied when their own interests are cared for. Is your Assembly feeble? Wake up yourself and awaken others. Give one hour of 336 to invigorating the weak hands of those who are watching and working for your interests. They are guarding from thoughtfulness, suspension and severance by keeping business going and straight. You can help others to secure a benefit for their homes and families, and can invite them to come with you. You can show that you are willing to be companionable and assist others by giving them pleasure. Wake up! Show yourself faithful. Find a live man and send him out to push and pluck into lazy currents, or gather in those who will make things lively. Grow! Growth makes more life, and swells out larger the life that lived before. Go at it and grow. Let things die when they stop growing, and it is the proper thing to do. Get more names and gather in good, spirited and pushing men.

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OBJECTS AND PRINCIPLES

OF THE

ARTISANS' ORDER

OF

MUTUAL PROTECTION.

Convened May, 1873. Chartered under the laws of Penna., January 21, 1875.

The Artisans' Order of Mutual Protection is a Secret Beneficial Organization, having for its object the improvement of the moral, mental and social condition of its members, and also to promote their mutual benefit, the accumulation of a fund, by the quarterly payment of dues, sufficient to pay to each member, in case of illness or disability, such amount per week, not exceeding twenty weeks in any one year, as shall be regulated by the by-laws of the different Subordinate Assemblies. And, in the case of death of any member, to pay to the family of such deceased member a sum not exceeding \$2,000. The amount is present fixed at \$1,000.

MODE OF GOVERNMENT

The Order is divided into a Most Excellent Assembly and Subordinate Assemblies.

The Most Excellent Assembly is the highest governing body of the Order, and is composed of representatives elected annually by the Subordinate Assemblies. It meets annually, in Philadelphia, where a majority of the assemblies are located. There are no tar-chamber methods. "Every member of the Order, in good standing, shall have free access at all times to the meetings of the Most Excellent Assembly, and no executive, secret or other meeting shall be held from which the members of the Order may be excluded.

-Extract from Laws.

A Board of seven Directors—members of the Most Excellent Assembly—elected at the annual meeting of the Most Excellent Assembly in January of

each year, who are clothed with the functions of the corporation, and who meet monthly to examine into and pass upon death claims, and also all matters pertaining to the business of the Most Excellent Assembly, that may occur from time to time.

Members are received, payments made and benefits disbursed, through Subordinate Assemblies.

The qualifications for membership are, that the applicant shall be a white male person, between the ages of 18 and 50 years, having a belief in a Supreme Being, and who shall be found, after a thorough medical examination, to be physically sound.

COST OF ADMISSION.

The Initiation Fee is fixed at \$5.00 for all ages, \$3.00 of which must accompany the application, the balance on taking the Degree. Benefit Certificate, 50 cents.

THE ANNUAL COST.

The dues are payable quarterly in advance at the meetings in January, April, July and October, and graded according to age, as follows:

Between the ages of	
18 and 30 years when admitted....	\$3 50
30 and 35 " " " " " " " " " "	3 75
35 and 40 " " " " " " " " " "	4 00
40 and 45 " " " " " " " " " "	4 25
45 and 50 " " " " " " " " " "	4 50

No other dues or payments are required, and no assessments made.

By this system a member makes but four payments a year. The dues never increase, no matter how many deaths occur, or to what amount the death benefit is enlarged.

HOW THE FUNDS ARE KEPT.

All moneys received for admission fees and dues are held in the custody of the different Subordinate Assemblies, and apportioned to two funds; one called the Contingent Fund, which is held by the Cashiers or Treasurers of the Assemblies, and from it are paid all claims for sick (or weekly) benefits, together with all current expenses of the Assemblies; and the other, called the Death Benefit Fund, which is held by the Recorders or Secretaries of the Subordinate Assemblies, and is paid out only on requisitions drawn on them by the Most Excellent Recorder, when a death has occurred and due proof of such death has been passed on by the Board of Directors of the Most Excellent Assembly, and ordered to be paid.

These officers furnish sufficient bonds, with approved security, for the faithful and honest performance of duty, thus securing the Order against all possible loss by incompetency or dishonesty.

NO DANGEROUS RISKS.

The danger of admitting poor risks is reduced to a minimum by the most rigid

examination by the Medical Examiners of the Order. All examinations are submitted to the Medical Examiner in-Chief. Those engaged in hazardous occupations, such as mariners, employees of planing mills, etc., pay forty per cent. in addition to the regular dues, and those whose vocations are extra hazardous, such as powder makers, circular sawyers, employees of steam railroad trains, etc., are excluded from membership.

NON-FORFEITABLE.

Members only forfeit their membership through their failure to pay their dues within the quarter, or by non-compliance with the laws of the Order. Members are kept in good standing when sick by the Assembly promptly paying their dues from the sick benefits to which they are entitled. Death benefits are paid within thirty days after the receipt of proof of death, and sick benefits immediately after each meeting of the Assembly. By the system of sick benefits a member reported sick is visited once a week by the Relief Committee, thus preventing any deception being practiced on the Order.

A member becomes beneficial in the matter of death benefits immediately on his initiation, and in the matter of sick benefits after he has been a member for one year.

CHEAPEST, SAFEST, MOST EQUITABLE.

This Order combines the cheapest, safest and most equitable plan ever offered to the public for mutual protection and security against the ravages of those merciless assailants of mankind—disease and death.

It is the cheapest, because it furnishes all the benefits to be derived from the principles upon which the life insurance system is based, without incurring more than a tithe of the outlay attending it as conducted by ordinary Life Insurance Companies.

It is safest, because its death benefit money is not controlled by any one person; it is held by the Recorders of the various Subordinate Assemblies, and under the supervision of the Board of Directors; also because it has a good solid foundation in its Reserve Fund, which, on Jan. 1, 1889, was:

Death Benefit Fund.....	\$15,108 20
Contingent Fund.....	8,020 05

It is the most equitable, because it makes no difference or distinction among its members, the interests of all are identical, and the management is in their hands.

We claim that our system of regular quarterly dues is better than the plan of assessment on the death of a member, because each one knows just how much it will cost him every year, and when his payments must be made, and in case of any unusual increase in our death rate, we always have a fund on

ARTISANS' CHAT.

hand from which to draw. It is a well-known fact, that if at any time an epidemic should spread over our land, that it would seriously affect all associations based on the assessment plan, because the assessment on the members would be greatly increased, and their means of payment decreased, because epidemics generally produce stagnation in business, while our reserve fund would be sufficient to carry us through without increasing the cost to our members.

Therefore, the strong point made by all State Insurance Commissioners against various Life Insurance Companies and Beneficial Organizations based on the assessment plan does not apply to us because we take the precaution to accumulate a fund on which to draw at such times.

The admirable plan of the A. O. M. P. has successfully withstood the test of sixteen years, during which time over \$100,000 in benefits have been paid.

DIRECTORY OF ASSEMBLIES.

Giving Names of Recorder and Dates and Places of Meeting.

- No. 1 Philadelphia, meets 2nd Tuesday, at Hector Tyndale Post Room, 723 Chestnut Street, John Callahan, 516 Minor Street.
- No. 2 Keystone, meets third Monday, at Bellance Hall, Eighth and Locust Streets, Jos. R. C. McAllister, 410 Dickinson Street.
- No. 3 Progressive, meets 1st Tuesday, at Globe Hall, 1000 Montgomery Avenue, Isaac C. Underdown, 1735 Berks Street.
- No. 4 Progressive, meets 1st Tuesday, at Globe Hall, 1000 Montgomery Avenue, Isaac C. Underdown, 1735 Berks Street.
- No. 5 Nonpareil, meets 2d Monday, at Energetic Hall, 830 South Second Street, A. T. Goodman, 310 South Twelfth Street.
- No. 6 Girard, meets 1st Thursday, at Good Fellows' Hall, S. E. Cor. Tenth and Spring Garden Streets, Edwin T. Harvie, Sunday Mercury, 21 South Seventh Street.
- No. 7 Linwood, meets 1st and 3d Wednesdays, at Keystone Hall, 1935 Columbia Ave.; Thos. T. Burchfield, 2242 Wellington St.
- No. 8 West Philadelphia, meets 2d Thursday, at 3532 Lancaster Avenue, Millard B. Wimer, 1830 N. 27th Street.
- No. 9 Commonwealth, meets 1st Monday, at Lewars' Hall, S. E. Cor. Ninth and Spring Garden Sts., Harry Hibbit, Lincoln Market, Broad Street and Fairmount Avenue.
- No. 10 Radiant Star, meets 1st Tuesday, at Fidelity Hall Twelfth Street and Montgomery Avenue, James S. Kelly, 110 North 10th St.
- No. 11 Hollidaysburg, Hollidaysburg, Pa., meets 2d Thursday, Henry L. Bunker.
- No. 12 Haddon, Haddonfield, N. J., meets 2d Friday, Wm. J. McDevitt, 8 Walnut St., Philadelphia.
- No. 13 Good Will, Tom's River, N. J., meets every Wednesday, F. Wm. Klippel.
- No. 14 Camden, Camden, N. J., meets 4th Saturday at Y. M. C. A. Hall, 3d and Market, Frank W. Tussey, 405 Market St., Phila.
- No. 15 Spartan, meets 4th Wednesday at Anna M. Ross Post Hall, Hutchinson St. and Girard Ave.; Charles D. Matlack, 703 N. 8th St.
- No. 16 Enterprise, Tacony, Phila., meets 3d Friday, a Music Hall, Tacony Edward B. Gamble, 16 Hamilton St., Tacony.
- No. 20 Columbia, Columbia, Pa., Edwin S. Stair, last Friday.
- No. 21 Fidelity, Wm. F. Cooper, 518 Walnut St., Earley's Hall, 1321 Arch St., 2d Thursday.
- No. 24 Continental, York, Pa., Daniel K. Trimmer, 3 Tuesday.
- No. 27 Lancaster, Lancaster, Pa., Chas. A. Villee, 3d Monday.
- No. 28 St. John's, meets 4th Tuesday at Sixth St., above Girard Ave., C. H. Woodruff, Jr., 2028 North 20th St.
- No. 1 Capital City, Albany, N. Y., John J. Acker, 496 Broadway, 2d and 4th Monday.

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