

The Artisan



LONGFELLOW once entered in his journal. "I always write the name October with especial pleasure. There is a secret charm about it not to be despised. It is full of pleasant memories, it is full of dusky splendors, it is full of inspiring poetry." It is with a feeling akin to that of the poet we write the word "September" every year, for it speaks to us in no unmistakable terms, advising us of the return of the friends and workers of our Order and of renewed and increased interest in the cause with which we have become so closely identified the past few years, and which has done so much for the thousands of families represented in its membership. It has been a pleasure to note that for the last five years each autumn and winter has been marked by a steady advance, and if the "signs of the times" have any significance, this year will be no exception.

IN the report of the Most Excellent Recorder for the year 1893 we note this sentence: "And whatever the future may have in store for us as an organization, whether one continued season of unprecedented prosperity or a crucial period when the stability of our plan shall be put to its severest test, the year 1893 will go down into history as a remarkable one both from the fact that an exceedingly low death rate enabled the accumulation of a handsome reserve, and that a depressed, almost panicky, condition of the country had little or no effect upon our increase in membership." In his report of the work of the following year (1894), we note this paragraph: "And I cannot refrain from referring to the opening paragraph of my last report, in which I took occasion to intimate that while we had been favored both as to normal increase in membership and low death rate that possibly this might not occur again. But history has again repeated itself, and from present indications will continue to do so; for there is no diminution in interest and our members are becoming educated to the fact that our plan is the plan; they are developing into intelligent solicitors, having a reason for the hope that is within them." The Most Excellent Recorder had evidently become enlightened on the subject during the year, as witness the

next sentence: "It is the beginnings that count. A house built upon a rock shall stand. An Order founded upon the immutable laws of insurance science cannot fail. Further comment is unnecessary."

ANOTHER year passes by and we take up the report for 1895, and in the very first paragraph we see how the educational campaign has been leavening the entire Order: "We meet again in annual session to review the work of another year in our history . . . to analyze a record that in its entirety totally eclipses any report to this Most Excellent Assembly." And then follows figures to prove the assertions. Now these records and this history is certainly encouraging, but a very pertinent suggestion may arise in the minds of some of our readers—What has been the cause of this increasing interest and thereby increasing membership? The Most Excellent Recorder speaks of "insurance science," which is certainly a catchy term, but that, after all, is only an assertion; and what does an assertion amount to without argumentative proof? He says "It is the beginnings that count." What does that mean? Was there anything materially different with the inception and birth of the Artisans' Order of Mutual Protection as compared with kindred fraternal organizations? These are all decidedly pertinent suggestions worthy of analysis—aye, capable of analysis, and to this end we invite the attention of our readers to the paragraphs which follow.

IT has never been the policy of this journal to say a word directly against old line insurance, only by comparison. We have never knowingly cast an imputation upon any fraternal society. We have never said that our plan was supremely perfect and that no other Order could compare with us. We believe the world is wide enough and fertile enough for all the insurance companies and all the fraternal societies to thrive and grow, and we believe further that the harvest in each case will be in proportion to the strength and character of the seed, and that in the space of a given number of years "the fittest will survive." There is never any need for a cam-

paign of blackmail. But while we believe all this, we would be false to our trust had we not the greatest faith in our own Order, especially when we review its smooth and unruffled history of twenty-three years and note the simplicity and uniqueness of its plan. With this preamble, let us take up the analysis *seriatim*.

FIRST. What is meant by insurance science? A gross level premium of an old-line insurance company is subdivided into three elements—Reserve, Mortality, Expense. The Reserve is an element required by the Insurance Department, generally called State Reserve, must be kept up to a certain point, and cannot be used to pay death claims. The Mortality is the fund from which all claims are paid, while the Expense is for the purpose of carrying on the business. To illustrate, a gross level premium for a \$1,000 policy at the age of twenty-one is \$17.70, divided as follows; Reserve, \$6.20; Mortality, \$7.07; Expense, \$4.43.

	Gross Level.	Reserve.	Mortality.	Expense.
At age 30,	\$22.63	\$8.95	\$8.02	\$5.66
" 35,	26.49	11.00	8.83	6.62
" 40,	31.57	13.86	9.82	7.89
" 45,	38.46	17.31	11.54	9.61
" 49,	45.64	20.06	14.17	11.41

Now inasmuch as all death claims are paid from the mortality element; inasmuch as old line insurance companies demonstrated the fact that business could be successfully carried on by collecting a given amount at a given age—proved it in fact long before fraternal organizations were thought of,—the above figures become a part of the insurance problem, a fixed principle, and hence scientific. Now let us make the application to our Order.

The Artisans' Order of Mutual Protection was the ultimate result of a conference between two gentlemen held at Erie, Penna., in the summer of 1867, one of whom agreed to prepare a "death benefit feature which for cheapness, safety and reliability would recommend itself in favor of those who might be physically sound, but exclude all whose membership would risk the stability of the Order." The other gentlemen agreed to prepare a form of ritual

"which would attract, impress and bind together the membership in strong fraternal ties." It was some years after (1873) before they again met, but when they did, the rate agreed upon for a one thousand dollar certificate was fourteen dollars a year divided in the proportion of nine dollars to the mortality element and five dollars to the expense. In addition, however, there was to be paid from the five dollars, a sick benefit for a given period, the same not to be deducted from the face of the certificate. Shortly afterwards, the dues were graded according to age, and some years later the present standard was adopted, since which time our Order has been steadily advancing. Note our *Mortality* element in the following figures, and compare them with the Mortality element of the old-line table above, and you will readily see how safely we are conducting business, and also what the Most Excellent Recorder meant when he used the term "insurance science."

FOR \$1,000.

	Annual Dues.	Mortality.	Expense and Sick Benefit.
At age 21,	\$14.00	\$9.00	\$5.00
" 30,	15.00	10.00	5.00
" 35,	16.00	11.00	5.00
" 40,	18.00	13.00	5.00
" 45,	21.00	16.00	5.00

Trusting that we have made ourselves sufficiently clear on this point, we will take up the second subject, and endeavor to explain what was meant by the expression, "It is the beginnings that count."

IT is not a secret that a number of our fraternal Orders within the last few years have been compelled to make changes in the method of calling assessments, as well as in the amount of the same, in order to cope with the increased death rate that is bound to come with age. It is equally certain that as a result dissatisfaction has arisen in the hearts of many of the members because of these increased payments. In no case has it been a question either of integrity or ability upon the part of the executive officers of these several Orders, but rather a lack of foresight on the part of the founders. These changes have all been necessary, and no doubt all loyal members will stand by their colors, and do all in their power to place their several Orders on a satisfactory basis. Notwithstanding all this, however, the fact remains that an issue unforeseen years ago has arisen and must be met. In the beginning, the deaths were few, and the assessments corresponded. As the years rolled on, the deaths increased, and so did the assessments. Now if from the very start these Orders, anticipating the future, had levied a limited number of assessments, the questions that confront them to-day would never have arisen. And herein the Artisans' Order of Mutual Protection differed in its inception; herein the wisdom and far-sightedness of its founders is demonstrated. From the very first a fixed scientific amount was collected, and thus it has come to pass through all these twenty-three years that sufficient money has passed each year into the treasury to pay all accruing claims, and lay a little aside, which to-day has reached an amount

equal to any emergency that in the ordinary—aye, extraordinary—course of events might likely arise. And this is what was meant when the Most Excellent Recorder said, "It is the beginnings that count."

AND now, one thought more—one fact more. Away back in 1874 a single Assembly was started in Albany, N. Y. All these years it has been living solitary and alone in that State, and what is worse, has remained almost absolutely at a standstill. This has not been without cause, however, for the insurance laws of New York were so stringent that it was really dangerous to make any attempt to increase its membership. But "the powers that be" determined this year to obviate the difficulty, and application was made for admission to the insurance department. One of the pre-requisites was a personal examination of the books and system on the part of the home department. The insurance commissioner of the State of Pennsylvania was notified. His deputy came, he saw, *we* conquered; for he gave us a clean bill, with a private personal commendation, which was at once accepted by the New York department, not because we were an organization that incorporated in our plan a "cash surrender value," or an "endowment feature," or a "total disability feature," or a "paid-up feature," a sort of cure-all patent medicine, but simply because we were a fraternal band of American citizens collecting a single specified amount for a single specified purpose.

AND hence it is we feel that we read "the signs of the times" aright; and as the vacation season is practically at an end, as we have reached the month that has always marked the beginning of our most successful season, it is with "especial pleasure" that we write the word "September."

THE SIN OF FRETTING.

There is one sin which, it seems to me, is everywhere and by everybody underestimated, and quite too much overlooked in valuations of character. It is the sin of fretting. It is as common as air, as speech, so common that unless it rises above its usual monotone we do not even observe it. Watch any ordinary coming together of people, and see how many minutes it will be before somebody frets—that is, make more or less complaining statement of something or other which probably every one in the room, or in the car, or on the street corner, it may be, knew before, and probably nobody can help. Why say anything about it? It is cold, it is hot, it is wet, it is dry; somebody has broken an appointment, ill-cooked a meal; stupidity or bad faith somewhere has resulted in discomfort. There are plenty of things to fret about. It is simply astonishing how much annoyance may be found in the course of every day's living, even at the simplest, if one only keeps a sharp eye out on that side of things. Even Holy Writ says we are prone to trouble as sparks fly upward. But even to the sparks flying upward, in the blackest of smoke, there is a blue sky above, and the less time they waste on the road the sooner they will reach it.—*Helen Hunt.*

THE ARTIST'S LOVE.

THE TABLEAU.



HE curtain arose and a murmur of applause greeted the beautiful scene that appeared. An open window unclosed on a valley sleeping in the moonlight, and the over-arching heavens glittering with its quiet stars. Beside the window leaned the lady, her head half turned from the page who knelt at her feet, and clasped her hand between his tremulous fingers: and she—oh how divinely fair was that girl! She represented one of a royal race, and well did she look the character she had assumed. The turn of the graceful head, the curve of the red lip belonged to the royalty of beauty, and there was a pretty air of condescension in the attitude she assumed toward the kneeling youth; while he looked up to her and sent forth his soul in the deep gaze he bent upon her face. The first fond dream of the enthusiast's heart was realized, and his spirit bowed in homage before the ideal of his young imagination.

The curtain fell—the page raised her hand to his lips and passionately kissed it. A faint flush came up to the cheek of the girl and a half mocking smile flitted across her crimson lip.

"You forget, young sir, that we are only acting. One would suppose from your manner that you are really in earnest."

The tone jarred on the highly excited feelings of the youth, and he sprang to his feet, the warm blood mantling his fine features with its sunny glow.

"Your pardon, Miss Selwyn—I forgot that we were acquaintances of but a day's standing; yet if you could read the dreamer's heart you would not wear that smile which seems to mock my enthusiasm. You see before you a boy in years, but if the age of man may be measured by the wild aspirations—the burning hopes of a heart whose reveries are as passionate realities, I am not a mere youth. Oh beautiful," he continued, again kneeling before her, "my soul bows before the incarnation of a lovely spirit, in a form fitted to enshrine it. I feel that it is so, for *He* who made you so gloriously lovely, would not place a cold or selfish heart in so exquisite a casket. My fancy has pictured such forms among the angels of heaven, and my unskilful hand has essayed to catch them, but ever without success. When we met, my heart at once wet forth to greet its predestined idol, and I felt that my dreams had found a reality."

The girl who listened to this wild rhapsody with a little fear and more surprise, was one who had been reared amid the artificial refinements of life, and it was probably the first genuine outburst of feeling which had ever met her ear. The daughter of a man of wealth, and a mother devoted to fashion, her education had been carefully intended to model the character of the future belle. The parents looked on her unrivaled beauty with pride, and the vain mother anticipated the renewal of her own triumphs in the person of her daughter. Flattered and spoiled from childhood, it was quite wonderful that one natural trait should still have remained in her vain little heart; but nature sometimes asserts her power where art has done most to arrest and deface her beauties. Thus it was with Julia Selwyn. Sincere feeling even to the world-hardened ever finds an echo in the breast, and the mocking smile died from her lips as she felt the deep charm of the young stranger's singular avowal.

The two had met that morning for the first time. Arthur Mervin was the son of one of Mr. Selwyn's

early friends, who had that day arrived in Philadelphia, with a letter of introduction from his father, containing the request that Mr. Selwyn would aid the youth in obtaining admittance into the studio of a distinguished painter, as his pupil.

At the moment of his arrival, a party was rehearsing the tableau which were to be presented in the evening at a splendid entertainment given in honor of Miss Selwyn's *debut* in the world of fashion. The most important one, the one in which the beauty was to burst on the enraptured eyes of her father's guests in all her loveliness, was the lady and the page—and oh—dire disappointment! The young cousin who was to enact the page had been seized with an inflammatory sore throat, and his medical attendant positively prohibited his leaving the room.

What was to be done? Mrs. Selwyn glanced over the list of her young acquaintances, and could not find one to appear in the tableau with her fair daughter, who would not look coarse when placed in comparison with her refined loveliness.

She wished the tableau to be perfect—to be talked of as the most beautiful one of the season, and, in the midst of her perplexity, when her husband ushered in the son of his friend, one glance at his graceful person and fine features convinced her that she need look no farther—the page was found.

Her daughter was sent for, and after an animated conversation of half an hour, the lady found means to introduce her request so naturally and gracefully, that after a moment's hesitation, with a glance at Julia and a bright flush of the cheek which spoke volumes, Mervin consented to play the part of the page.

How would that worldly mother have shrunk from allowing him admittance within the charmed circle of her daughter's fascination could she have divined the effect this casual introduction was to have on that daughter's future life.

The son of a farmer of moderate means who was encumbered with a large family, it appeared too absurd to guard against Mervin's admiration. Julia was born to be admired; she had been educated to glitter in the sphere of fashion, and understood her own position too well to allow her feelings to become interested in a mere flirtation with an obscure artist.

The young painter was full of genius and enthusiasm; the walls of his studio were ornamented with sybils, angels and madonnas, in each of which might be recognized a striking resemblance to the face of his young love, and his passionate soul poured forth his adoration in "thoughts that breathe and words that burn." The homage of genius gave an eclat to her daughter which gratified the vanity of Mrs. Selwyn, who fancied that she had sufficiently warned Julia against allowing her heart to become interested, by speaking of the utter impossibility that Mervin should for years be in a situation to ask her to share his destiny.

"All this adulation is very pleasant, my love," said she, "and makes you the envy of many a fair rival, but remember it is only as incense to your vanity that it must be regarded. Mr. Mervin is clever, and has talent enough to make a very agreeable addition to our *soirees*, but a suitor to you it is quite impossible he should aspire to become."

The rose faded from the cheek of Julia an instant. "He is gifted with extraordinary abilities, mother. A distinguished path is before him."

"Yes—but think of the years of toil that must intervene. The best portion of his life must be devoted to his exacting profession, and when the pulse is fevered with application—the eyes dimmed, and the

hair blanched with time, he may be what is called great; but the spirit of life, of love, and hope, will be exhausted in the struggle. From the dim waste of the past, the voice of fame will sound but as a funeral dirge, wailed over the courage and the enthusiasm which bore him upward and onward on his course."

"Disappointment must come to all, mother; but in the exciting occupation you describe there is much happiness to be found. The days of all must fall into the 'sere and yellow leaf,' but the man of genius can at least look back with pleasure to his toil, and reflect with just pride on the rewards he has won. Ah, how superior are such memories to those hoarded by the butterflies of fashion, of a petty triumph over some insignificant person, whose wealth lifts them into ephemeral notoriety."

"Child—Child! how you are running on! Your cheek is flushed and your eyes sparkling. This will never do. I hope this young painter has not made what romantic young ladies call 'an impression' on your heart, for in that case my doors must be closed on him."

Julia was calm in a moment. The pupil of the fashionable Madame Lecompte had been assiduously taught the art of controlling the outward show of emotion, and young as she was, Julia Selwyn did not shame the lessons of her preceptress.

"My dear mother, how can you have such a fancy! Mr. Mervin does not make love to me without I construe his verses into declarations. Do you fear that I shall be so unmaidenly as to give my heart unsought? He knows that a union between us is impossible, but that does not prevent this frail, fading beauty from being his inspiration and his muse. A few fleeting years, and some younger and fairer face will claim his homage, while I shall pass down the stream of time only remembered as the *ci-devant* belle. When his fame is at its zenith, I shall be forgotten."

"I am glad that you have so much common sense, my dear. When we can speak calmly of being forgotten by an admirer, it is a sure sign that the feelings are not deeply interested in him. You were never intended for the wife of a poor man, and there is one—but I must not betray your father's plans—he will never force you to accept any one who is disagreeable to you, but there is a person in view who is so suited in age, fortune, and in short, everything, that we have set our hearts on seeing you his bride. I will not name him, lest the knowledge of our wishes should make you shy. I shall leave him to make his own way, love—no questions—I am silent as death. Good-bye—I must see the new case of millinery opened at Madam—'s. I will bring you a Parisian hat of the newest style."

Julia buried her face in her hands and remained in deep and painful thought. She had instinctively known all that her mother had just expressed relative to Mervin; yet she would not reflect on it.

A year had passed since the first impassioned declaration of the young painter. His lips had uttered no word of love in that time, but his devotion of manner had expressed all that the most exacting mistress could have asked. Julia fancied that she received his homage merely as the incense due to her unrivaled charms—that her own heart was still unscathed—yet why did she listen for his step, and turn listlessly away from her usual occupations until shared by him? Why did the faint crimson steal to her cheeks as he sat beside her and spoke in those low, earnest tones, so different from the *persiflage* of the set in which she habitually lived. Enthusiasm

ever finds in the hearts of the young a chord which vibrates to the touch of him who possesses it, and before she was aware of her danger, that of Julia Selwyn was devotedly attached to Mervin.

Nature and education were at war within her. The consent of her parents would never be given to her union with him she well knew—and too much of worldliness still clung to her, to be willing to descend from her high estate to link her fortunes with those of her poor, though gifted lover. Yet her heart shrank from the sacrilege of giving herself to another. She might for years remain the idol of the hour, until her beauty began to wane, and in those years, perhaps might achieve a degree of celebrity that must lead to fortune—if not, she could then fulfill the desire of her parents in bestowing her hand on some wealthy suitor.

The lover destined for her by her parents made his appearance, and in spite of her mother's determination not to reveal his name, Julia at once detected the anxiety of her parents that Mr. Herbert should succeed in winning her. He was young, and rather handsome, with quiet, gentlemanly manners, but when compared with the young painter he appeared very commonplace.

Herbert was already in possession of a handsome estate, and owned a large interest in the firm of which her father was the principal. He was just the sort of person Julia felt safe in trifling with. He had no romance, and was of an extremely indolent temper—for years he would be content to creep toward an object he had once proposed to himself to attain. He was not jealous, and with perfect calmness saw the girl he contemplated as his future wife flirt with the gayest and handsomest men of the city. He seemed to possess some assurance in his own mind that she must eventually yield to the fate which decreed her to become Mrs. Herbert, and until that time arrived, she might enjoy her liberty as best suited her inclinations.

In the meantime Mervin pursued his career with astonishing success. The enthusiasm of his soul was thrown into all he attempted, and urged on by the overpowering passion of his heart, it was no wonder that he accomplished well whatever he undertook. Amateurs declared his talents to be of the highest order, and brother artists acknowledged his success, considering his years and opportunities for cultivation, to be unprecedented. His future greatness was confidently predicted, and a few of the patrons of the fine arts met together, and consulted on a proposal to send him to Europe, that so promising a genius should possess every facility for perfecting his style by the study of the old masters.

A liberal fund was subscribed for that purpose, and offered with such delicacy, that Mervin felt no hesitation in accepting it as a loan, to be repaid when his exertions had won the means of so doing. His preparations were soon completed, and a farewell visit to his family made. Then came the first bitter trial of his life—the parting with Julia Selwyn. The inexperienced youth, ignorant of the conventional distinctions of society, had uttered the first promptings of his heart to the object of his suddenly awakened passion; but a few weeks sufficed to show one of his quick perception and nice tact, the wide gulf that separated the daughter of a reputed millionaire from the humble child of genius. In words his passion had never since been expressed, yet Julia felt that to the last throb of that impetuous heart she would be the dearest of earthly objects.

He could not leave her thus—she had ever smiled on him, and from her own lips he must learn his

fate. The years of toil which lay before him, would, for her sake, be sweet, and his heart trembled as he contemplated his future if no such bright hope rose over its distant horizon. If it were denied, deprived of all motive for exertion, he must sink at once into insignificance. The pride of genius—the consciousness of powers which raised him above the mass of his fellows, was bowed before the consuming passion that formed the inspiration of his day dreams, and the theme of his sleeping visions.

With feelings alternately elevated or depressed, as hope or fear prevailed in his mind, he repaired to the mansion of Mr. Selwyn. He found Julia alone, apparently awaiting the arrival of her party to attend a ball, for her dress was in the latest style of elegance. As he entered, she arose from the examination of a book of engravings, and advanced to meet him.

"She knows that I am about to leave my native land, and yet she could array herself for a ball," thought Mervin, and his cheek grew paler than before. Julia noted the emotion, and frankly extending her hand, said—

"I knew you would come, and though ready to go to Mrs. Lacy's party, I feigned a headache, and staid at home to receive you. I did not know—I did not hear that you had finally decided to leave until we were nearly ready to enter the carriage."

Mervin pressed the hand she extended to him to his lips and heart in uncontrollable emotion.

"Ah, beloved Julia! in this hour I must again pour into your ear the passion that masters my whole being. As you shall answer this night, will my fate for good or evil be decided. How I dare venture to ask you, the beautiful, the flattered, to wait for years until a poor artist has achieved independence, I know not, but the hope is in my heart, Julia, that you will not deem me presumptuous. Oh, beloved, the future with its bright promise of fame is cheerless, without the hope is given that I may attain the idol of my youth. Speak—let me know my doom! I go forth sanguine in hope, and certain of success speedily won, or I carry with me a heart so crushed, so blighted by the disappointment of its dearest wish, that the energy to accomplish anything worthy of myself will never revive."

Tears were in Julia's eyes. All her worldliness, all her hesitation had vanished at the sound of his words: she was only the loving and beloved woman, ready to share his lot, whether that lot were gloomy or bright.

"The hope is yours," she whispered. "Is it not a brighter destiny to be the artist's love than the bride of him whose fortune is his only claim to the station he holds. The day will come when my parents will be proud to give me to you. When that time arrives, take with you the assurance that you will find me free from other ties, with a heart glorying in the reputation you have won by your own exertions."

"With such a reward in view, what toil will be too great, what probation too tedious to be borne! Oh, Julia, you have given me a motive which will enable me to triumph over every obstacle. But in the years that must elapse before I can rationally hope to claim my bride, how will you evade the persevering pursuit of this Herbert?"

"Do not fear him, Arthur. He is like a tortoise in pursuit of a bird on the wing, when following me. I can suffer him to belong to my train for years and shall be no nearer marrying him than now. Besides, the inexplicable anxiety of my parents to see me united to him will prevent them from giving

decided encouragement to the addresses of any other lover. So you see it is rather an advantage to have so dilatory a suitor."

"The influence of your parents will be entirely in his favor. You will be firm—my beloved—you will not yield. Remember, if you do, that you will be answerable for one human destiny. Your confession of this night has blended your fate, irrevocably with mine. You cannot draw back without rending the ties that bind me to reason—perhaps life."

"I shall have no wish to draw back, Arthur. Though vain and worldly, there is enough nature still left in my heart to appreciate and return your affection. When the last hope of life has departed, I may yield and become another's; but while your love remains as my beacon light to happiness, I will continue true to my plighted troth."

Much further conversation ensued, and just as they parted, Mervin repeated her own words, "Remember, love, till the last hope of life has departed, you are mine, and mine alone."

Julia repeated them solemnly, happily, unconscious in how different a sense from that understood by the lover, they would be acted on.

(TO BE CONTINUED.)

THE BENEFITS OF FRATERNAL ORGANIZATION.

It is certain that man was not born to live alone, neither was he created to live for himself, but it is evident that his mission was to be of such a nature as to be of benefit to others around him. The question might be asked, why are not fraternal associations more beneficial than they are in regard to that interest which should be manifested by every one who is connected with them. The desire to join any fraternal association should never be prompted by any mercenary motive. While almost all organizations of this character are calculated to and do help each individual, yet the great object is the general good of all who may be admitted into the circle of any well regulated fraternity.

There is no better school for the development of the mind than these associations, and this is a matter that in too many cases is lost sight of; it is too frequently the case that a lodge or council gets into a sort of a rut, or, rather, what we say sometimes, a kind of a sing-song way of doing business, and there they stay like a creaky old door—it swings to and fro in its accustomed place, and creaks and creaks and creaks, and no one ever thinks of putting any oil on the old rusty hinges so that they may swing smoothly. Too many members of all fraternal associations, like the old rusty hinge, are allowed to rust out rather than to be worn out. There is never any oil applied to their brain, heart or anything else, but every meeting-night it is the formal come-and-go, and the old hinge they have been swinging on for years simply keeps up its creak, and they appear to be satisfied. Fraternity, if it means anything, means the enlarging and improvement of all the faculties that an All-wise Providence has bestowed upon the human race, and when we consider the vast amount of undeveloped faculties which are to-day lying dormant in many a fraternal body, we naturally ask ourselves the question, Why is it, and what can be done to bring about a revolution in this matter that will give these institutions the benefit of their buried talent? It may be the fault of a council, or it may be the fault of the individual himself, who, when an opportunity occurs to express his opinion or give his views on a subject, lets the chance go by, therefore depriving his associates of the benefit of his aid

or counsel, and at the same time loses what, perhaps, might be the golden moment of his life which would have started him on a career of usefulness that would have terminated in his being elevated to the highest post of honor in any association that he may have been connected with. It is not always the oldest member who knows the most or who can best discuss a subject, and this reminds me of an incident I read in connection with the life of Henry Clay, in the early days of Kentucky. It was the occasion of a debate in one of the log-cabin school-houses of that time, and the old, gray-haired men spoke on the question until they thought it was entirely exhausted, when the Mill-boy of the Slashes said he thought differently, and he was called upon to speak upon the subject, and when he had finished there was a storm of applause, from the fact that he brought more out of the subject under discussion than the old gray-heads thought was possible, and years afterward the affair was spoken of as a masterpiece of eloquence that only foretold what the future of the lad might be.

The one great advantage of a mutual association is that we are all interested in a common cause. The same conditions surround us all. Every man is on a level with his fellow-man, and all enjoy the same privileges. Therefore this should be an incentive to every one to take advantage of all the opportunities that present themselves. Men are too apt, in many cases, to foster the false idea that they cannot do this or they cannot do that, when a simple effort on their part would astonish not only themselves, but also their friends when they discovered what they could accomplish.

It cannot be disputed that fraternal institutions not only create enduring friendships, but, if properly conducted, are a school to any one who desires to improve his condition in life. In the genial surroundings of the council room is where, in a great measure, we get rid of that embarrassment which would confront us on other occasions. Here we meet the lawyer, the doctor, the preacher, the mechanic, the manufacturer, in fact every honorable association in life, and amid all this variety of education there is a magnificent field for the uplifting of the great mass of men who form our fraternal assemblies. No better place could be found for the uncultured to learn of those who have been more favored in life, for it is by communing with one another that either lowers or raises the standard of our existence. —D. Everett.

A boy who was a witness at a police court was believed by the lawyer to be not quite right in his mind.

During the hearing of the case the lawyer put to the boy the question:

"Who made you?"

"Moses, I suppose," replied the boy.

"Well, that is certainly a better answer than I expected," said the lawyer, "because we do read of Moses in the Good Book."

The case went on, but later on was interrupted by the witness saying to the judge:

"Can I ask the lawyer a question?"

"Ask him any question you like," replied the judge.

"Who made you?" asked the witness of the lawyer.

"Aaron, I suppose," was the reply.

"Well," said the boy, "we do read of Aaron making a calf, but who would have thought the creature had got in here!" —Good News.

THE ARTISAN,

A Monthly Journal published in the interest of

The Artisans' Order of Mutual Protection.

By LOUIS MALONEY,
Philadelphia, Pa.

SUBSCRIPTION 50 CENTS PER ANNUM,
PAYABLE IN ADVANCE.

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Tasker Street, Philadelphia.

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Clubs of 25,	\$10.00	per annum.
" 50,	20.00	" "
" 100,	30.00	" "

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One inch, one year,	\$5.00.
Two inches, one year,	\$ 9.00.
Three " " "	12.00.
Four " " "	15.00.

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Peace + Power + Protection.

PHILADELPHIA, SEPTEMBER, 1896.

Officers of the Most Excellent Assembly

FOR 1896.

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VISITATIONS FOR SEPTEMBER.

Tuesday evening, September 1, Radiant Star Assembly, No. 10, Temperance Hall, 1611 Columbia Avenue.

Friday, 4th, Commonwealth, No. 9, Handel and Hadyn Hall, N. E. corner Eighth and Spring Garden.

Tuesday, 8th, St. John's, No. 28, Temperance Hall, 1611 Columbia Avenue.

Friday, 11th, Oriental, No. 17, Merrell's Hall, Nineteenth and Fairmount Avenue.

Monday, 14th, Nonpareil, No. 5, Renstein Hall, N. W. corner Seventh and Dickinson.

Wednesday, 16th, Linwood, No. 7, Keystone Hall, 1935 Columbia Avenue.

Monday, 21st, Lancaster, No. 27, Grand Army Hall, 125 E. King Street, Lancaster, Pa.

AMONG THE ASSEMBLIES



PROGRESSIVE ASSEMBLY, No. 4.

August 4th meeting of Progressive proved exceptionally good. Nine candidates were introduced and initiated. This is a total of 138 since January 1st, and indicates a percentage of 20% higher than last year. Every effort will be made to reach the 200 initiations, our high water mark for the year. This means labor and earnest work. Having entered a new field, it remains for the members to say how successful we shall be. The meetings are well attended and interesting. Although some talent provided at the last session failed to appear we shall have them with us in September. Progressive Quartette, Master Herman Sinn in comic specialties, and our own worthy Chairman of the Entertainment Committee furnished a recitation. The entertainment was highly enjoyed by all.

In concluding this short letter it is with the injunction to all members of the Order: If you wish success to crown your efforts work not only to get your friends in the Order, but keep them in and interested by making your meetings social as well as entertaining, the latter, however, going very far indeed to make the former possible.

R.

"New" FIDELITY, No. 21.

"Nae man can tether
time or tide."

At the regular meeting of our Assembly little was done, except the regular routine business, on account of the excessive high temperature of the weather, and the initiation of the two candidates was such that no one could feel proud of, more especially "New" Fidelity, lacking as it did the usual music and the vim which characterizes our Assembly.

We were more than surprised that so many of our members attended the session, as the evening was one that it was almost a necessity to stay home or somewhere else to try to keep cool. It was also a pleasure to note the business-like manner our assistant Recorder, Bro. Elwood Ickes, performed the duties of the Recorder, whom we regret to learn was overcome by the extreme heat. It indeed cast a gloom over the Assembly to see another in his place. It seemed as though the Assembly was about to suffer again such a loss, an irreparable loss it would indeed be, but thanks to a good constitution and excellent attention he is in a fair way to complete recovery.

Again has the grim reaper wielded his scythe and cut down another valuable member, P. M. A. Wm. Etter, who died suddenly the fifteenth inst. In him the Assembly loses an enthusiastic and active worker. Well may each look at the other and ask, Who next?

NEMO.

COL. JOHNSON AND THE WIDOW COLE.

Our pastor said last Sunday "Man is born to trouble as the sparks fly upward," and I'll be darned if I don't believe it is true, specially as regards local insurance agents in the country. Seems 'o I had no sooner got out of one kind of trouble than another came right along, and it keeps me in a pickle most all the time.

I 'spose I like the wimen folks about as well as the next man in a general way, but when it comes to doin' business with them, I always think, if I don't say, as the 'Piscopals do in their meetin'-house, "Good Lord deliver us!"

The Widow Cole, she that was Nancy Jane Dubbins before she married Preacher Cole, had probably the nicest house at the corners, and I insured her for \$2,500. Well, one day the house took fire up in the garret from the chimblly. I ran over with my little hand force-pump, the neighbors came on the run, and we kept the fire kinder discouraged till our new engine came, and the boys then put it out in short order. But, land sake, what a mess that house was in! The second floor was badly burned, the boys had throwed barrels and barrels of water into the house, the ceilings was all spoiled, the wall paper loose or all streaked with dirt, some of the paint was blistered, and there was altogether the goldarnedest muss I ever did see.

That beautiful house did not look no more like it did before the fire than a razor-back hog looks like a Berkshire shoat. But I saw that it lacked a good deal of bein a total loss, though I thought it would cost all of \$500 to repair the damage. The widow said it was "completely ruined," wasn't "worth a red cent" except for kindling wood, but she 'sposed she could put up a house she could live in for the \$2,500 the insurance company owed her, if she "did not have to spend too much money a lawin' em."

I knew at once there was goin' to be lots of trouble for the adjuster, for the Widder Cole was a good long talker. That is, she never knowed when to stop talkin' when she got started, and could say some of the sharpest and meanest things, too. So I said, "Mis' Cole, I think you are a little mistaken about the damages, and I would not be surprised if \$500 or so would make your house just as good as it was yesterday."

Then she did let out, sure enough. She opened her vials of wrath, whole quarts of it, on my head. I tried to stop her long enough to tell her that I had nothin to do with the settlement of the loss, but she paid no attention to what I said, but kept rattlin' on and on, and at last ended by sayin', "Colonel Johnson, I allers thought you was an honest man, and would not wrong the widder and the fatherless; and me of all wimmin, one of your old neighbors and the relic of one who for many years preached the gospel to such hoary headed sinners as you be. How you can do it after sittin' under the droppin's of the sanctuary as long as you have is mor'n I can tell. I can't see how you can have the least mite of hope, and I believe that in the futur state you'll be burnin' worse than my nice house did."

Then she went out of my office slammin' the door and prancin' like a two year old. I reported the loss to the Spread Eagle as being about \$500, but said the widder claimed \$2,500. The manager saw the point and sent J. Maurice Bland, who was one of the most gentlemanly and pleasant adjusters I ever saw. He would not take advantage of any one, and you could not make him mad, but he was

as seen as a razor, and a man or woman would have to rise early in the mornin' to get ahead of him.

When he came in I sent for the widdler, and then I tilted a chair up agin the wall behind her and waited for the circus to begin. The widdler did not waste any time in skirmishing, but opened up on him with solid shot the first thing. "Well, Mister, (you ought to have heard her say Mister) Bland, I've brought my policy along and I want that \$2,500 you owe me before I leave this office." "But, madam—" "Don't you dare madam me," she snapped up. "My name is Mis' Cole, and I won't be called anything else, specially by a bald-headed insurance swindler like you." I almost snorted, for the way she jawed and Bland listened, baffled every time he tried to say anything, was awful trying on my nerves.

Poor Bland got red in the face, but seemed perfectly cool, and began again. "You see it is this way mad—that is, Mis' Cole. We insured you, you've had a fire, and all there is to do is to ascertain"— "There is nothin' to ascertain," interrupted the widdler; "your company insured my house for \$2,500 against fire, my house got afire, I want my \$2,500, and if you don't pay me right off, I'll have you took up before you leave town." This was the beginning of the battle, but they kept on for nigh two hours, when the widdler bounced out and returned with Squire Smith, who, after reading the policy all through, told Mis' Cole that the company was not bound to pay her any more than she had lost. The carpenters must first find out how much that was, and then she must take the money or the company must repair the house for her.

She at once fired some hot shot at the Squire, but he gave it right back at her. Then she cooled off, and at last gave him a power of attorney, telling him not to take the money but to make the company rebuild. But she went home and wrote the manager, appealin' to him to protect the rights of a poor clergyman's widdler, for she could not get justice from his agent nor from the man he had sent down to beat her and who did not even know enough to get mad. Well, the loss was finally paid, the house was repaired and was better off than it was before the fire. But Mis' Cole kept after me with a hot poker for years, yet she was so clearly in the wrong she did not injure me very much.—*Insurance Post.*

A minister, in talking to his congregation on the necessity of life insurance, said: "True, He takes care of the sparrows, and we are of more value than

many sparrows. But you have noticed that He doesn't send crumbs searching around the eaves of a barn hunting up hungry sparrows; the sparrows have to go for the crumbs. If they do not, they will go hungry just as surely as your wife and children will if you don't provide for them while you are well and have the opportunity." This is a very good illustration and should prove convincing to those who think "the Lord will provide."

THE ADVANCED MEDICAL EXAMINATION.

With the advance of science come new conditions and increased advantages to all sorts of organizations for the amelioration of the lot of humanity, whether based upon principles strictly utilitarian or founded in the spirit of fraternity and of mutual help. The fraternal beneficiary Orders, therefore, have reason for hoping for much good from the Roentgen or X-rays about which one reads and hears so much at the present time.

In our Order we have examinations which should be thorough and trustworthy, but the human body is so fearfully and wonderfully made, the germs of disease are so insidious and elusive, and the physical conditions are so complicated, that, certain easily traced maladies excepted, it is not always possible for the most skilful, physician to diagnose a given case with positive accuracy. Men fresh from the hands of the Examiner will sometimes die in a very short time and of organic disease, while others who have been rejected as already moribund, will live on, as the saying goes, "till all is blue."

But when the X-rays are adopted by the profession all this will be changed. The Examiner will not then have to leave anything to guesswork or hearsay. He will have an inside view. The heart, brain, lungs, kidneys and other organs will be to him as an open book, upon whose pages he shall be able to read the past history of the candidate and his present condition. If the seeds of disease are lurking anywhere about his system they will be seen and their nature recognized. In a word, the candidate who passes an examination will be all right up to date. When he dies it will be of something that develops later, whether it be acute pneumonia or chronic old age.

And not only will the candidate's physical condition be known, but also his mental, for undoubtedly the body has a controlling influence upon the mind; and if this were not so, have we not just received the news from Washington of the X-rays discovery of

Professor Emmler, whereby one's most secret thoughts can be read?

Therefore, when a man presents himself for membership we turn him over to the Examiner, and, presto! we know whether he is a good or a poor risk physically, and we also know what sort of a man he is, whether he has in him the elements of good fellowship, whether he is honorable and abounding in zeal, or whether he is only for self, first, last and all the time, a stranger to honor and to zeal unknown.

If he is likely to die at an early period, if he is one who will fail to pay his assessments, if he is likely to be a neglecter of his fraternal duties, one who will never attend lodge meetings, who will never have a good word to say for the Order, but who will lose no opportunity to growl about it and sneer at it—all will be known the instant the X-rays fall upon him. It is not impossible that the suicide question will be answered forever, and that it will at once cease to be the cause of dissension which it is at present.—*K. of H. Reporter.*

A NOVEL SOCIETY.

"I met a Denver girl at a hop the other night," said a young society man to a Washington reporter at dinner Tuesday, "and was fascinated. We danced twice, and then we went into a corner behind a jungle of palms to sit out a dance or two. She looked at me very closely, and then she said, in that brisk way Western girls have:

"Isn't there something the matter with you?" I didn't know whether it was my hair or my tie.

"I don't know," I said. "Is there?"

"Haven't you a cough?" she went on.

"No," I said, beginning to get worried.

"Didn't you ever have bronchitis, nor short breath, nor stitches in your side, nor pneumonia, nor pleurisy, nor anything like that?"

I had to admit that I had never had anything of that nature.

"I'm so sorry," she said, plaintively, "I hoped you had."

I just gasped, and she went on:

"For if you had, you know, you could come out to Denver and join our B. L. B."

"What's that?" I asked.

"Why, Busted Lung Brigade. Just dead loads of lovely men belong to it. I'm sorry you can't, but"—and she brightened visibly—"perhaps you will be consumptive after a while."—*Exchange.*

THE ARTISANS' ORDER OF MUTUAL PROTECTION,

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OBJECTS AND PRINCIPLES
OF THE
ARTISANS' ORDER
OF
MUTUAL PROTECTION.

Convened May, 1873. Chartered under the Laws of Penna.
January 21st, 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 in 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 beneficiary of such deceased member a sum not exceeding \$5000. There are at present two classes: First, \$1000; second, \$2000.

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, generally in Philadelphia, where a majority of the Assemblies are located. There are no star 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—is elected at the annual meeting of the Most Excellent Assembly, 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 when initiated. Benefit Certificates, 50 cents.

DUES.

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 when admitted,	1st Class, \$1,000.	2d Class, \$2,000.
" " 30 and 35 "	\$2.25	\$4.50
" " 35 and 40 "	2.50	5.00
" " 40 and 45 "	2.75	5.50
" " 45 and 50 "	3.25	6.50
" " 45 and 50 "	4.00	8.00

Also \$1.25 per quarter for the Contingent Fund, from which the sick benefits are paid.

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.

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 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, &c., 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, &c., 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 beneficiary 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 accumulated a sufficient reserve fund to tide over any unusual death rate without assailing the members.

It is the most equitable, because it makes no difference or distinction among its members: the interest 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 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.

The peculiar and admirable plan of the A. O. M. P. has successfully withstood the test of twenty-three years, during which time over \$225,000 in benefits have been paid.

DIRECTORY OF ASSEMBLIES,

Giving Names of Recorders, and Dates and Places of Meeting.

No. 1, PHILADELPHIA, Philadelphia.

Meets fourth Tuesday, at Hall 1415 Locust Street; John Callahan, 516 Minor Street.

No. 2, KEYSTONE, Philadelphia.

Meets fourth Monday, at Hall, N. W. corner Eighth and Reed Streets; Joseph R. C. McAllister, 410 Dickinson Street.

No. 3, PENNSYLVANIA, Philadelphia.

Meets third Monday, at Odd Fellows Hall, Broad and Federal Street; Frank B. Stockley, N. E. cor. Fifth and Chestnut.

No. 4, PROGRESSIVE, Philadelphia.

Meets first Tuesday, at New Temple Building, Broad and Cherry; H. D. Brown, 1650 N. Eighth Street.

No. 5, NONPAREIL, Philadelphia.

Meets second Monday, at Ristine Hall, N. E. cor. Seventh and Dickinson Street; A. T. Goodman, 206 Bourse Building.

No. 6, GIRARD, Philadelphia.

Meets third Friday, at Rake's Hall, N. W. cor. Germantown Ave. and Cumberland Street, Edward Bryant, 609 W. Cumberland Street.

No. 7, LINWOOD, Philadelphia.

Meets first and third Wednesdays, at Keystone Hall, 1935 Columbia Avenue; C. L. Kircher, 1713 Monument Avenue.

No. 8, WEST PHILADELPHIA, Philadelphia.

Meets third Thursday at Schneider Hall, 4115 Lancaster Ave.; Millard B. Wimer, 842 N. Fortieth Street.

No. 9, COMMONWEALTH, Philadelphia.

Meets first Friday, at Handel and Hady Hall, N. E. corner Eighth and Spring Garden Streets; L. B. Randolph, No. 2234 Coral Street.

No. 10, RADIANT STAR, Philadelphia.

Meets first Tuesday at Hall, 1611 Columbia Avenue; Joseph Lehman, 2033 Oxford Street.

No. 11, HOLLIDAYSBURG, Hollidaysburg, Pa.

Meets second Thursday; Henry L. Bunker.

No. 12, HADDON, Haddonfield, N. J.

Meets second Friday, at Grand Army Hall; William J. McDevitt, 8 Walnut Street, Philadelphia.

No. 13, GOODWILL, Tom's River, N. J.

Meets second and fourth Thursdays. Thos. B. Irons.

No. 14, CAMDEN, Camden, N. J.

Meets fourth Thursday, at Y. M. C. A. Hall, Third and Market Streets; Frank W. Tussey, 419 N. Second St., Camden, N. J.

No. 15, SPARTAN, Philadelphia.

Meets third Tuesday, at Anna M. Ross Post Hall, Hutchinson Street and Girard Avenue; Charles D. Matlack, 708 1/2 North Eighth Street.

No. 16, ENTERPRISE, Tacony, Philadelphia.

Meets third Friday, at Music Hall, Tacony; Edward B. Gamble, 3614 Hamilton Street, Tacony.

No. 17, ORIENTAL, Philadelphia.

Meets second Friday, at Merrell's Hall, Nineteenth and Fairmount Ave. J. Howard Beck, 343 N. Front Street.

No. 18, SOUTHWESTERN, Philadelphia.

Meets third Thursday, at Hall, N. W. cor. Twenty-second and South Streets; Thos. A. McCart, 768 S. 15th Street.

No. 19, HAMMONTON, Hammonton, N. J.

Meets first Tuesday of each month at K. of L. Hall; A. B. Davis.

No. 20, COLUMBIA, Columbia, Pa.

Meets last Friday; Edwin S. Stair.

No. 21, FIDELITY, Philadelphia.

Meets second Thursday, at Hall 1611 Columbia Ave; Henry A. Ickes, 2016 Norris Street.

No. 22, FRATERNITY, Lakewood, N. J.

Meets first, third and fifth Tuesdays, at Odd Fellows' Hall; H. H. Cate.

No. 23, CONESTOGA, Lancaster, Pa.

Meets first Monday, at Grand Army Hall; Harry I. Spencer.

No. 24, CONTINENTAL, York, Pa.

Meets third Tuesday; Daniel K. Trimmer.

No. 25, HARRISBURG, Harrisburg, Pa.

Meets first and third Fridays; William F. Miller.

No. 26, MUNCY, Muncy, Pa.

Meets first and third Thursdays; George L. Painter.

No. 27, LANCASTER, Lancaster, Pa.

Meets third Monday, at Grand Army Hall, 125 E. King Street; Charles A. Villee.

No. 28, St. JOHN'S, Philadelphia.

Meets second Tuesday, at Hall, 1611 Columbia Avenue; W. W. Donnelly, 222s N. 18th Street.

No. 29, MOUNTAIN, Altoona, Pa.

Meets second Tuesday; William Robertson.

No. 1, CAPITAL CITY, Albany, N. Y.

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