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One hundred and sixty members of the National Division are members of the Rrlief Society.

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Benefit	in	Section	2-	-1,00
Benefit	in	Section	3_	-1,500
Benefit	in	Section	4-	-2,000
Benefit	in	Section	5-	-2,500
Benefit	in	Section	6-	-3,000
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Assessment Insurance is a Success.

Fraternal insurance organizations merit your confidence and support. They are uniformily well managed, prompt and economical. Be not deceived by the false state ments of interested parties who endeavor to destroy your faith in assessments com-panies. Throughout the United States and the Dominion of Canada these popular organizations are carrying joy and sunlight into darkened homes and saddened hearts. Our own is one of the best. We are carrying an insurance of nearly four millions of dollars at less cost than any other society whose report can be obtained. Examine its plan of work, and write to the General Secretary for facts, information and documents.

Our Plan of Work.

Sons of Temperance over eighteen and under sixty years of age, who are in good health, are eligible to admission. If you are not a member of a Division of Sons of Temperance, the General Secretary will inform you how to proceed. If you live in a locality where our Order has no existence, we will send and organize a local association

You can have an insurance of from \$500 to \$3,500, as you may desire. The only cost is for admission fee and death assessments. We have no quarterly or annual dues, and make no charge for certificates of membership.

Application may be made through the Recording Scribe of any Division, or to the Grand Scribe or through any of our Solicitors, or direct to the General Secretary. If your

Division has no regularly-appointed solicitor we shall be pleased to appoint one All applications are sent to the General Secretary, who hands them to the Chief

Medical Examiner, and when approved, certificates of membership are sent directly to the applicants.

Our admission fees are smaller than any other similar associations.

Admission Fees.

Го	Section	1	8	500).		 								 			 			. 1	\$1.00
Го	Section	2_	1,	000).																	2.00
Го	Section	3	1.	500).				 													2.50
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Assessments.

An assessment is collected for each death occurring in the Society, except when there is a sufficient amount in the treasury to pay the claim. The rate of assessment at all ages, and for the different amounts of insurance, is given in the table, as follows:

Contraction of the former of the	SEC. 1.	SEC. 2.	SEC. 3.	SEC. 4.	SEC. 5.	SEC. 6.	SEC. 7.
AGE.	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
From 18 to 25	0.25	0.50	0.75	1.00	1.25	1.50	1.75
" 25 to 30	0.28	0.55	0.83	1.10	1.38	1.65	1.93
" 30 to 35	0.29	0.58	0.87	1.15	1.44	1.73	2.02
" 35 to 40	0.30	0.60	0.90	1.20	1.50	1.80	2.10
" 40 to 45	0.32	0.63	0.95	1.25	1.57	1.88	2.20
" 45 to 50	0.38	0.75	1.13	I.50	1.88	2.25	2.63
" 50 to 55	0.45	0.90	1.35	1.80	2.25	2.70	3.15
" 55 to 60	0.53	1.05	1.58	2.10	2.63	3.15	3.68

to give it to him. Ah what a moment but what it may do for our souls, if to that was when Jesus looked up and day we will accept Christ. said to the sinner up in the tree : "Make Unsaved ! I stand up here this mornhaste and come down !" It he had not ing and I see men in danger. I see obeyed, or if he had delayed, the op- them growing old in sin. I see them portunity would not have waited, and so being swept away as with a flood. And would have been lost, and there would what is to be done for them ? Are we to have been no salvation for either him or stand with folded arms, and see them his house. But he grasped at the offer, perish? No; here is help; here is a and made it his. There were sacrifices rope that will reach them, a help that to be made, a great deal of money in will save them. I take up this rope of the question, and he knew but little of salvation, and coiling it in my hand, I all it meant, the responsibility, the fling it out to the perishing, and I cry to burden of duty and work ; but he knew them in the name of the Mighty to save : it meant something infinitely better "Whosoever will! Whosoever will!" than all the wealth he had, and so he did has saved hundreds, thousands. Oh not hesitate a moment, but came down, that some one feeling the ruin of sin and with a new-found joy received the around his soul would lay hold of it this morning!

Now, you are here today, and my subject is salvation today, salvation now. Jesus speaks to you sitting there, speaks "Thisday is salvation come to this house." to you, not with His lips, but with mine. It is salvation to the house to have Jesus Oh that I could speak as He would in the house, and to have a christian in speak were He here where I am ! He the house. Zacchaeus saved, meant much makes you a splendid offer, salvation to- to the family; it meant salvation to the day. You do not need to wait till the family. And why? "Forsomuch as he day breaks and the shadows flee away also is a son of Abraham." Just as the to be saved. Today you may be saved. promise to Abraham was not only to You may have Heaven in your soul himself but to his house, his seed; so now, its sweet peace, its unspeakable saved Zacchaeus has the same promise joy, its holy rapture, its gladsome love, that was made to Abraham. He has its blissful hope, its glory and power. the faith of Abraham now, and is there-Oh what it is to be saved ! How it buoys fore a son of Abraham, and the proup the soul when the sea of life is mise made to Abraham, blessing not only tempest-tossed, and the great waves of himself but his house, is made to Zacsorrow are breaking over you, to know chaeus and his house. How much the that it is well with your soul ! How it house loses when the head is not saved, emboldens you to brave dauger, stand when father and mother have no faith ! trials. cope with difficulties, fight down There is no promise there, because opposition, and press on in the right, there is no faith there, no son of Abrawhen you know that Heaven with all its ham there. Take Jesus home with you glory and blessedness is awaiting you ! to-day, even as Zacchaeus the chief of And that offer Jesus makes you today. the publicans did, and He will save you Salvation today-what an offer ! " Make | and yours as He did him and his. Let it be said of your house : "This day is haste, and come down."

Saviour.

I suppose you have had some grand offers made you, offers of wealth, posi-go home with you to-day?" Jesus asks, tion, honor, power. But you never had and He lingers a moment to hear what a better offer than this. If some one your answer is to be. Oh ! does your would come along, and say to you: "See heart say, "Yes, Jesus, come home with here ! I know how you can make a for me ! I should have taken Thee home tune. I can put you in the way of get- with me long ago, but at last I am will-

might end in smoke, but if it promised at all well, you would make a dash for

it. Now, the offer Jesus makes you is First, be healthy. There are some not a peradventure ; it is a sure thing. people who, sustained either by religion, It is real riches, the riches of heaven; philosophy or temperament, seem to be a real throne, the throne of glory, eterable to bear sickness with serenity, nal blessedness. And yet, men are so cheerfulness, and even mirth; but most slow to accept it. They sit and hear of us are rendered miserable indeed by about it, and they look interested-look any inharmonious action of physical as if they would like to have it some- organizations. At such times work times. But they go away without it, seems a curse, earth a desert, and life and then they come back and hear more an intolerable burden. Under such about it. Thus they go on, toying with circumstances it seems a sin to be sick, salvation, trifling with the grandest of and in most cases this is doubtless true. interests, wearying out God's patience Many of our common ailments might and forbearance with their want of earn- easily be avoided by more carefully conestness. Oh why is it that the gospel is forming our habits to the inexorable such a drug in the world's market ? laws of nature. But we are either too Why is it that men have to be compelled, indifferent, lazy or fashionable, to keep forced, dragged, driven, into accepting ourselves as well as we might, and here salvation ? Why is it that the courches in lies the sin of being sick-consequentare not crowded and the people clamorly, unhappy. ous to be saved ? Oh if we knew what Second, have an object in life. We salvation is, what it is to have it, and were made reasonable beings, and it what it is to be without it, we would not was never intended that we should live be so listless and careless ! an aimless, butterfly existence, and still

Again, I remark, that it is one of the be satisfied and happy. If you have no blessed things about salvation that it can work find some. There is plenty of it

WHEN JIM WAS DEAD.

3

"Hit sarved him right," the nabors sed, A*" bused him for the life he'd led, A* 1. a a-lying thar at rest V. th not a rose upon his breast! Ah! menny cruel words they sed When Jim was dead.

"Jes' killed hisself." "Too mean ter live," They didn't hav' one word ter give Of comfort as they hovered near An' gazed on Jim a-lying there! "Thar ain't no use to talk," they sed, "He's better dead!"

But suddenly the room growed still. Whil • God's white sunshine seemed to fill The dark place with a gleam of tife. An' o'er the dead she bent-Jim's wife! An' with her lips close, close to his, As tho' he knew an' feit the kiss, She sobbed—a touchin' sight ter see.

It

And this salvation is a domestic salvation. Take Jesus home with you.

"Ahl Jim was always good ter me!" I tell you when that cum ter light It kinder set the dead man right; An' round the weepin' woman they Throwed kindly arms of love that day, And mingled with her own they shed The tenderest tears-when Jim was dead. —Atlanta Constitution.

THE DREAD OF DEATH.

Facing the Monster without Fear-Observations of a Writer Who Has Seen Many Persons Pass Away.

It is singular how small is the proportion of persons who have witnessed the closing scene of the human tragedy. Even physicians do not see their patients expire so frequently as would be thought. But what they see is sufficient to strip death of its consternations.

Their presence at the unmasking of the fancied monster prepares them for the inevitable. When their time comes they go at least resigned through the silent por tal. They are no braver than others, but they have learned not to be scared at

Very few men, in truth, are afraid to die when the point comes. They do not, as may be supposed, relish it, and they are anxious as a rule, to live, so long as their chances are good and they do not suffer. When suffering grows acute their desire dwarfs (few of us but prefer death to pain), and when they lose hope they yield themselves without a murmur. I have seen, I repeat, an extraordinary number of persons die, and my observations and experience contradict the the-ories and opinions on the subject. At first I was surprised at the evidence of my own senses; afterward I was convinced that they revealed the actual truth.

I remember, though but a small boy at the time, the first man who passed away before my eyes. He was patient, tran-quil, philosophic, while conscious of his doom. I had expected him to be terrified, to perish in agony, and the circum-stances made an indelible impression on my budding mind.

I have seen the last moments of delicate, highly nervous women who would shriek at the sight of a spider and who could not bear the mention of death. Any one who had known them would have thought that their closing scenes must have been distressing.

They longed to live in the beginning, but as they ebbed away and were con-scious of the fact, peace and renunciation came to them. No hero of a hundred fights could have borne lingering illness and its end more serenely.

Women, weak and timid as they seem, horrified as they often are, at the grim monarch while remote, are calm and intrepid when he stands at their side. As he advances to see them they do not blanch or sigh or complain.

I have wondered how persons who had appeared to be afraid of everything would meet their fate, and yet they have met it with equal mind and becoming fortitude. -Junius Henri Browne, in Forum.

OATMEAL OR NOT OATMEAL?

An Attempt To Settle an Important You can get all the opinion you want

Oatmeal had not long been reputed to

Allowance is always to be made in such

The truth about oatmeal for the gener-

Assessment cards are mailed direct to each member and all remittances are made to the General Secretary, who returns a receipted card, This is simple and economical. There is no divided responsibility in handling assessments, and in eight years' work only one letter is known to have been lost.

Assessments are always issued on the first day of each month when we have a death recorded. If there is no death, there is no assessment. During 1886 we had fourteen assessments, and during 1887 (to Nov. 10th) we had thirteen. Most of the insurance orders collect from sixteen to twenty-four assessments annually.

The Relief Society is managed by a board of government, consisting of fifteen of the prominent members of the National Division The M. W. P., M. W. Treas., and four P. M. W. Patriarchs are now members of the Board. These gentleman are chosen because of their business qualifications and their general fitness for the work.

Dur insurance is purely mutual. We have no stockholders; we pay no dividends, and build no palaces for offices. Our assessments are equitably graded, and are not increased with advancing years. We have no deaths from liquor drinking. Our insurance is prompt, safe and economical.

Every Son of Temperance, who is in good health, should be a member of our own Relief Society. It is not excelled by any other in promptness or economy. It insures only members of the Order. As we pay for no *liquor deaths*, our insurance is, of course, oheaper than in associations that admit drinking men. We have not grown rapidly but steadily, taking no step backward. We have no debts. We have paid more than \$100,-000 to the families of our deceased members.

In its practical work the Relief Society is a great public charity, though conducted as a fraternal business enterprise. It is a valuable auxiliary in the propagation work of the Order, and its influence for good is being more widely extended every month. It gives strength and permanence to Divisions.

The Society has members in all New England and Middle States, nearly all the Western States, and in Maryland, North Carolina, South Carolina, Georgia and Florida of the Southern States. It has members also from every province in the Dominion of Canada, and from Newfoundland, the Bahamas and the Bermudas.

We believe that our future is to be a bright one. The Society merits and should re-ceive, the unqualified support of the Order in all branches. Especially do we invite the hearty co-operation of the excutive officers of the various Grand Divisions.

The admission fee is small, and the main object is to strengthen the Order of the Sons of Temperance. Solicitors and organizers will give full information. If the So-ciety has no agent in your division, write direct to the General Secretary for terms and documents.

Address communications for circulars and information to

HERMAN H. PITTS, Fredericton,

F. M. BRADLEY, Gen. Sec'y, P. O. Box 682, Washington, D. C. Or to

be had to-day, had without delay.

in Heaven who would not be there at all, your share.

if salvation could not be had without Third, forget yourself. Much of our some considerable delay. The penitent unhappiness comes from thinking too thief would not be there. It is doubtful much about our precious selves and our if Zacchaeus would be there, and blind troubles, both real and possible. We Bartimeus. We put off salvation from magnify our importance and grow morday to day, and year to year. Millions bid over trifles when we ought to be so are doing that. So many hundreds are interested in other people, so healthful doing that in our city. Because the and sympathetic, that we shall have no streets are not in a very good condition time to brood over self and her misforsome are not here to hear this word on tunes.

Salvation to-day. They said :"There are Fourth, broaden your mind by as more days to come, more Sabbaths, more much intellectual culture as is possible opportunities to hear the gospel and be to you. Narrow, petty habits of think saved." They have been saying that all ing and doing generate discontent, their lives. But the time may come bigotry, gossip and slander.

Lastly, but by no means least, live the when they will be in such a hurry to be saved. That is usually the way with life of a conscientious Christian. We those who put off the day of grace. were never intended to be happy while Some day they will find themselves in disregarding our first duties and neglecta most critical state. Their health has ing our highest needs. Let us daily suddenly given way. They send for the seek to conform our lives physically, doctor and he says :"Why, man, you can- mentally, morally, and spiritually to the not live twenty-four hours." There they standards God has given us. "Then are face to face with God and eternity, shall our conscience be at peace, and our and unsaved. I tell you a man cannot sleep both sweet and comfortable," and be in a more critical state than that- happiness an abiding guest .- Household.

only a few hours to live sick unto death,

racked with pain, and eternity to pre- HOW TO KILL COCKROACHES. pare for. And even then, there is hope.

I do not like death-bed repentances. They are not to be trusted. Yet still, ed to try cucumber peeling as a remedy it is a glorious gospel-truth that salva- for cockroaches, strewed the floor with tion can be had in an hour, yea, in five pieces of the peel, cut not very thin, minutes. Men have gasped out with and watched the sequel. The pests their last breath :"God, have mercy on covered the peel within a short time, my soul !" and they have been saved: I so that it could not be seen, so voraciouscan go to the dying sinner whose eye is ly were they engaged in sucking the glazed with death, and I can say to him: poisonous moisture from it. The second My friend, it is not yet too late to be night that this was tried, the number of saved. Jesus says, make haste and come the cockroaches was reduced to a quarter, and none were left alive on the third down; believe and be saved !" How blessed that we do not need to night.-Good Housekeeping.

wait to be saved ! We do not need to

wait to be saved if we do not need to wait till next Sabbath. We do not need to wait till evening. We do not know what may happen in an hour. How many will be in Heaven or hell ere next Sab The world can ill afford to lose those bath. This year will soon be run ou philanthropic way.

waiting to be done, and you cheat the I know not how many thousands are world as well as yourself by neglecting on both sides of a question nowadays

HOW TO BE HAPPY.

be a healthful food when some physician arose to deny it and to assert that it produced dyspepsia. a question for the variation of human stomachs and constitutions, so that what may be good food for one person may not be for another. ality of persons (and they are the only persons you can speak for) is that if it is

eaten in only a partially cooked condition it is not healthful; and neither is flour, corn meal and many other articles of food.

Indigestion and acidity of stomach are caused for some people by the cating of sugar or other sweets on cating al, and they get the same effect if they cat these sweets on rice or bread. Creach, too, may be too much fat for a sensitive stomach, if put on oatmeal. In these cases it is not the oatmeal, but either its insufficient preparation or the addition of an improper food, that causes the stomach trouble. If a person will eat a moderate amount

of oatmeal cooked and prepared as his needs may demand, there can be no question that it is healthful, digestible and highly nutritious.

A LITTLE GIRL'S QUAINT LETTER.

The Funny Reason Why It Is Not Longer. The following was received recently by an eminent Sunday-school worker in New York:

Mr.-My dear Friend. I donot feel very well to-day. I am very sorry that I am not able to go to Sunday-school. for I love to go and I have a very nice teacher now but I think I will not have her long for sheacts if She was going to get married in a little while, our Sunday School is going to have a fair on Tuesday Wednesday & Thursday. The children are going to have exercises in which we all take part. I have read twelve chapters in my little. testament.

I am very happy because I love the lord. How are your family? My pen is poor my ink is pale my hand shakes like a monkey's tail. Good by. I must close my letter now.

Your friend Willetha

A housekeeper who was recommend-