

THE SONS OF TEMPERANCE

National Mutual Relief Society.

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 Vice-President..... Rev. C. H. MEAD, P. G. W. P., Hornellsville, N. Y.  
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One hundred and sixty members of the National Division are members of the Relief Society.

Benefit in Section 1—\$500.  
 Benefit in Section 2—1,000.  
 Benefit in Section 3—1,500.  
 Benefit in Section 4—2,000.  
 Benefit in Section 5—2,500.  
 Benefit in Section 6—3,000.  
 Benefit in Section 7—3,500.

Assessment Insurance is a Success.

Fraternal insurance organizations merit your confidence and support. They are uniformly well managed, prompt and economical. Be not deceived by the false statements of interested parties who endeavor to destroy your faith in assessments companies. 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 if you desire it.

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.

|                          |        |
|--------------------------|--------|
| To Section 1—\$ 500..... | \$1.00 |
| To Section 2—1,000.....  | 2.00   |
| To Section 3—1,500.....  | 2.50   |
| To Section 4—2,000.....  | 3.00   |
| To Section 5—2,500.....  | 3.50   |
| To Section 6—3,000.....  | 4.00   |
| To Section 7—3,500.....  | 4.50   |

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:

| AGE.               | SEC. 1. | SEC. 2. | SEC. 3. | SEC. 4. | SEC. 5. | SEC. 6. | SEC. 7. |
|--------------------|---------|---------|---------|---------|---------|---------|---------|
|                    | \$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    | 1.55    | 1.88    | 2.20    |
| " 45 to 50.....    | 0.38    | 0.75    | 1.13    | 1.50    | 1.80    | 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    |

Assessment cards are mailed direct to each member, and 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 a single 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 gentlemen are chosen because of their business qualifications and their general fitness for the work.

Our 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, cheaper than in associations that admit drinking men. We have not grown rich but steadily, taking no step backward. We have no debts. We have paid over \$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 receive the unqualified support of the Order in all branches. Especially do we invite the hearty co-operation of the executive 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 Society 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,

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

grace, can save and sanctify, and so we are not to despise it. We are to receive it as Christ would receive it, and do for it as Christ would do for it, and love it as Christ would love it. Let us look patiently among the wretchedness, and sin, and sorrow, and suffering, and wickedness even, of the evil slums and back streets, for the gems of the Kingdom, and we shall find some rare ones, real jewels, blood-washed souls. Let us think of the Master's words, and not be discouraged in our efforts to help and befriend, even when again and again we have found our charity wasted, our confidence abused, our sympathy and help worse than thrown away: "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."

Again, how we are to solve the social problem as it is with us. I mean by the social problem, not merely the criminal side of it, but the pauper side, and all the many sides it presents, as it meets us day by day on our streets, and as it exists among us where we do not meet it. I am aware there is the widest difference between poverty and crime, starvation and lust; and yet when you come to deal with the problem practically, you will so often find that poverty and crime and lust and leprosy are but different sides of the one great social question. It is not wrong to be poor, but alas! so often is it wrong to be poor, because poverty is the outcome of idleness, drunkenness, godlessness, thriftlessness, debt, and so on. And it is not wrong to be sick, but so often sickness is the reckless violation of the laws of health, and then it is wrong to be sick. Many are the victims of inherited disease, because their fathers before them were evil. Thus the whole question as it meets us is many-sided, but it is really one question. And we are to grapple with it, and work it out.

And there is but one way it can be worked out, and it is by doing, by practical wisely-directed earnest effort. Theories are no use here. Talking about it, heaping up words about it, volumes of sentimental writing about it, serve so little purpose in a live everyday question of this kind. Christ tells us just what to do. The hungry we are to feed. The thirsty we are to give drink to. The stranger we are to open our door to, and let in to the kindness and care of our home. The sick we are to visit. Even into the prison we are to make our way, and do what we can for the criminal. And I do not think we are to be too particular as to whether they are worthy poor, worthy sick, worthy this and that. We may carry that too far, and so mar all the good of good-doing, and all the disinterestedness of love, and all the kindness and spontaneity of christian benevolence.

Now, the practical christianity of our day has done something, yes, much, towards simplifying and saving some aspects of the question. We have almshouses for paupers, hospitals for the sick, asylums for the blind and deaf and insane, homes for the aged, orphanages, reformatories, havens, hotels, and many other such institutions, that, so far, and in their own way are doing a good work, doing something towards working out the social problem. But yet, outside of all the good that is being done in this way, there is still so much to do. There is a great home mission work within easy reach of the churches, and there is all that Ladies Working Bands, and Young Men's Christian Associations, and Temperance Societies, and individual christian effort, can do.

Something like this, I think, might be done. Let there be concerted action among the churches in some way—among some of them, if not among all. Let the city and suburbs be divided up into districts, and then subdivided. Let there be a systematic house to house visitation with a view to find out the church connection of every family, the families that do not go to any church and why. Let it be found out who the poor are and why. Let it be found out what children do not go to day-school, nor Sabbath School. Let it be known who the loose characters are, the criminals, the beggars, the sick, and so on, and so on. And then, when it is found out what it is that needs to be done, let the work be divided up among the churches and patiently and faithfully done. In this way it will be found out that some need help who are not getting it, and some are being helped who are swindling the charitable public. In some such way as this many might be gathered into our churches that are being gradually lost, and many might be got to day-school and Sabbath School who are growing up ignorant and wicked. In this way, too, respectable wickedness may be known, and made stink in the nostrils of the public. It is only by going right down into the wretchedness, the poverty, the drunkenness, the wickedness, that the social problem can at all be worked out. We cannot reach it here; we must get to it by patient persistent loving effort.

Now, the season is at hand when charity opens her heart, and there is concert in prayer among the churches, and now is the season, when it would be fitting to go to work as we have never

done, to carry out this that the Lord outlines here as work we may do for Him. If all the church life and christian activity of the city could be brought to bear upon our nakedness, our hunger, our sin, our suffering, our drunkenness, our idleness, and our criminality, I am persuaded that a very considerable improvement could be slowly brought about. I hope the subject will be talked over, and agitated, and that wise heads, and loving hearts, and willing hands, will in some shape set something on foot to help the work along. There is need of it; the Master calls us to the work, and identifies Himself with it; and the Judgment is coming when it will be put to us what we have done or not done, and so we shall be judged, and commended or condemned. "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me..... Inasmuch as ye did it not to one of the least of these, ye did it not to me. And these shall go away into everlasting punishment, but the righteous into life eternal."

AMEN.

HINTS FOR COLD WEATHER.

The little things we shall now speak of are appropriate, as the cold weather is about to begin.

See to it that the children thoroughly warm their feet before going to school and on returning home. They are seldom disposed to do it themselves. Many a serious cold or other inflammatory attack might be prevented by attention to this precaution.

Teach the children, when out of doors, to keep their mouths closed and breathe through their nostrils. This prevents the air—the temperature of which may be zero—from striking directly on the tonsils and the larynx. As the nasal passages are kept constantly warmed by the breath from the heated lungs, the inhaled air is warmed, as it passes circuitously through them.

Children who are liable to inflammation and swelling of the tonsils, or to troubles in the ear, should wear hoods that come well over on the forehead and well down over the neck. Hats are dangerous for such children, and so are bonnets, unless care is taken to bring them down over the head.

On returning from a cold walk or ride, throw off all but the home clothing at once. The outer clothing is nearly at the temperature of the outer atmosphere, and if kept on must absorb much heat, which might otherwise have come to the wearer immediately.

In dressing and undressing in a cold room, move about as little as possible when the slippers are off. The carpet just under the feet is warmed by abstracting heat from the feet, and the person has the advantage of it, while every change takes additional heat to warm a new place. In undressing keep the slippers on as long as convenient; in dressing put them on as soon as possible.

All slippers for use in cold weather should have extra inner soles, to lift the feet from the cold floor and to retain the natural heat. Where nothing else can be had, such soles can be cut from cardboard; a thickness of woollen cloth should be stitched on each side.

For women in the kitchen slippers made of woollen uppers and thick felt soles are desirable. Slippers are preferable for home use to buttoned boots, as they facilitate the warming of the feet, which is otherwise apt to be unduly neglected.—Youth's Companion.

MORE APPLES.

Were every family to put in practice the following sensible advice of Professor Faraday, a marked gain in the health of its members would be the result: Let every family in autumn lay in from two to ten or more barrels, and it will be to them the most economical investment in the whole range of culinary supplies. A raw, mellow apple is digested in an hour and a half, while boiled cabbage requires five hours. The most healthful dessert that can be placed on the table is baked apples. If taken freely at breakfast, with coarse bread, and without meat or flesh of any kind, it has an admirable effect on the general system, often removing constipation, correcting acidities, and cooling off feeble conditions more effectually than the most approved medicines. If families could be induced to substitute the apple—sound, ripe and luscious—for the pies, cakes, candies and other sweetmeats, with which children are too often stuffed, there would be a diminution of doctor's bills sufficient in a single year to lay up a stock of this delicious fruit for a season's use.

A Scotch minister chanced to meet two of his parishioners in the office of a certain sharp lawyer. "Doctor," said the lawyer, "these are members of your flock, but, may I ask, do you regard them as black or white sheep?" "Indeed I cannot tell; but I know that if they remain here long they are pretty sure to be well fleeced."

Rub your lamp chimneys after washing with dry salt, and you will be surprised at the new brilliance of your lights.

Acquiring Knowledge.

LET A MAN LEARN HOW TO LEARN AND HIS EDUCATION IS COMPLETE.

A certain schoolmaster used to tell his scholars that they came there to "study how to learn," and that was all they could acquire in the way of knowledge from him. Once let a man "learn how to learn his education is complete. He will continue to acquire a certain kind of knowledge as long as he lives.

The technical school is a first-rate place for a man who desires mechanical and scientific knowledge, but such a school is by no means the only place wherein such knowledge may be acquired. Rather than ask where and when knowledge is to be acquired, better ask where a man can be and not learn something new. Go where one will, ideas are always occurring, and a good idea can be followed up to a good item of knowledge.

Take for the purpose of illustration a young man who has just obtained a job in a machine shop. He sees a hundred things unknown, and not understood, which will come in contact with him in his everyday life. If the young man has any of the mechanic in him, his mind instantly set itself at work to study out the reasons for the things he sees around him.

There lies the parts of a steam engine, with cylinder, valves, crank and eccentric in full view. Here is the shop engine in good running order. This young man has never seen inside of a steam engine before, but now his mind asserts itself, and it is not many hours before he has studied out a more or less complete theory of the steam engine and its action.

While this man is investigating the steam engine a hundred other matters present themselves to be understood. Our man has got to thinking. He is using his brains for the purpose for which they were given him, and the very act is that of obtaining knowledge.

A man's brains are given him to use, and if he will only let them work, he has nothing further to do in the way of acquiring knowledge.

Some new thing is seen. The brain straightway demands an investigation, and seeks to know why and wherefore, and tests about for means for finding out all there is regarding the new subject. It might well be said that the brain of a wise man was made of interrogation points, and the power of being them, for in asking questions, obtaining answers and using them, is about all "learning" amounts to.

There is one thing pretty sure. A man needs to be particular in what knowledge he acquires. The kind obtained while looking at the gas jet through the bottom of a beer mug is worth just about as much as the knowledge gained while punching billiard balls through six feet of cigar smoke, or in trying to shake a full hand of sixes for the drinks.

This kind of knowledge can be acquired just as easy as can that of mechanical things, but "it don't pay." A man will not eat peanuts, shells and all, neither should he take in all the knowledge he comes across irrespective of its worth. Let a man learn, but let him be careful what he tries to learn about, or he will sometimes wish for ignorance instead of knowledge.—Boston Budget.

Mrs. Chargeit please—"Good morning, Mr. Tapemeasure. I should like to see something in the way of a small check." Mr. Tapemeasure (feverently)—"So should I."—Detroit Free Press.

Business Education.

WHY IT IS NEEDED ON THE FARM AS MUCH AS IN THE STORE.

The man who thinks a practical business education is not needed on a farm does not have a very excited idea of farming as a business, for it is becoming more apparent every day that the richest and most productive fertilizer put on a farm is brains. It is becoming just as apparent, too, that farming is a legitimate business and not a mere means of eking out a livelihood. It takes a better head now to run a farm successfully than it did fifty years ago. It is one thing to raise a crop and it is another thing to convert it into the most money. Industry, brains, and good judgment will secure the former, and a good business education will suggest methods and a system which will lead to the latter. It is just as important for the farmer to know with mathematical exactness the sources of loss and gain as it is for the merchant. The annual waste on farms which may be attributed to a lack of business methods, would, we have no doubt, pay the cost of a business education for every farmer's son in the land. We claim, and think we can readily prove, that no farm system is complete without a good set of books to keep a record of what it has cost and earned, and we claim, too, that a farm of eighty acres with good business methods to control its management, will produce more than one hundred and sixty acres on the sap-shod plan. A farmer is a better farmer when he can keep books and transact business in a business-like way.—Western Plowman.

A Great Inventor.

"It's just wonderful, Bronley, how Edison keeps on inventing things. He hasn't his equal in the world."

"Darringer, I don't know about that. If my boy keeps on he'll beat Edison all hollow. He's inventing something every day."

"You don't say so! Why, what does he invent?"

"Excuses."—Detroit Free Press.

Reticence, concentration and continuity are characteristics which cannot influence one part of a man's life without influencing the rest as well.