SELECT KNIGHTS OF ✳ CANADA

BENEF'CY DEPARTMENT.
$1,000.
$2,000.
$3,000.

JOURNAL AND ADVOCATE.

ENDOWMENT DEP'T.
$1,000
At end of
10 Years.

VOL 2. TORONTO, MAY, 1891. NO. 1.

GRAND LEGION PROCEEDINGS EDITION.

ANNUAL REPORT

of the Grand Medical Examiner, S. K. of C. for Fiscal Year 1890—91.

SIRS AND COMRADES:—

I herewith submit my Eighth Annual Report, which exhibits a volume of business done in excess of any previous year.

The number of Applications, Beneficiary and Endowment, received and acted upon by me during the past year reached the total of 1376; being a gain of 132 over the the preceding year. Of this number 1306 have been approved, 56 rejected, and 14 of those sent back for fuller information, have not, at the closing of this Report, been returned to me.

The total Beneficiary Applications received by me to the close of Seventh Annual Report was 2868; adding thereto 612 received during the past year, the number reaches 3480.

The Endowment Department has only been two years in existence; the Applications received to close of last Report number 378, to which add 764, those of the closing year, and we get a total of 1142.

The rejected Applications are classified according to the cause thereof.

CAUSES OF REJECTION.

Unfavorable family history	16
Absence of family history	1
Unfavorable personal history	2
Applicant's present condition, unfavorable	7
Family and personal history both unfavorable	2
Family history and present condition unfavorable	5
Personal history and present condition unfavorable	11
Family, and personal history, and present condition unfavorable	3
Over age	2
Not recommended by local Examiner	3
Received over three months after date of examination	1
Excessive use of liquor	2
Occupation unfavorable	1
Total	56

SUGGESTIONS.

(Dr. King, next makes a few suggestions which if acted upon, render will it easier to arrive at a just conclusion as to the value of any risk. They are omitted from want of space.)

Continuing he says: "An analysis of the returns of applications, their source and how disposed of, will show that of the old Legions at the beginning of the year, 29, or more than one-fourth, sent in no applications for either Beneficiary or Endowment Certificates. Twenty Legions sent in Beneficiary applications only. Eight Legions sent in Endowment applications only. From the remaining 71 Legions, 269 Beneficiary and 353 Endowment applications were received. The total applications in both Departments from the old Legions was 622, while from the 22 new Legions instituted, there were 343 Beneficiary and 411 Endowment applications received, or a total of 754 in both departments, being 132 in excess of what was contributed by old Legions.

THE QUESTION OF AGE.

As in previous reports I have grouped the ages of applicants in series of five years each.

	Benef'y.	End't.
18, 19 and 20 years	5	33
21 to 25 years inclusive	44	117
26 " 30 " "	83	132
31 " 35 " "	107	116
36 " 40 " "	121	103
41 " 45 " "	116	103
46 " 49 " "	134	79
50 years and over	1	80
Age not given	1	1
Total	612	764

The average age of 611 Beneficiary applicants was 37.92, an increase of 0.48 over the previous year, with a maximum age of 50 years.

The average age of 763 Endowment applicants was 35.62 years with a maximum age of 60 years, or 2.30 less than the average age of Beneficiary members and with a maximum of 10 years higher. Taking the two classes together the average age of 13.74 applicants was 36.77 years, or 1.64 years higher than last report with last report with an elevation of the maximum in the Endowment Department to 60 years. The average age between the minimum and maximum in the Beneficiary Department is 34 years while in the Endowment Department the average between the minimum, 18, and maximum, 60, is 39 years—or a general average age in both Department of 36.50 years; while the average age actually attained is 36.77 years the actual more nearly approaching the theoretical than in any previous year. In this we have cause for congratulation as we have increased the period of average expectancy of life in our Society and thereby augmented the value of the Society in the eyes of intending candidates who give the question consideration and thought, and consequently have enhanced and rendered more attractive our Society to such as are disposed to avail themselves of Assessment or Beneficiary Societies.

THE USE OF LIQUOR AND TOBACCO.

For the fifth time I give the record as follows:—Of the 1375 applicants in both departments.

517	used both liquor and tobacco.
390	" neither liquor nor tobacco.
156	" liquor only.
312	" tobacco only.
673	" liquor, alone or tobacco as well
829	" tobacco, alone or liquor as well.

(Tables of the Disability Claims and Death Register here follow in the Report but are omitted in the JOURNAL for want of space.)

Referring to these tables, Dr. King says it will be observed that there were 9 Disability claims during the year as against 6 the previous year, one of which was not approved. Of the 8 remaining claims two, viz., Robert Tegart and M. W. Boughner died subsequently to making their claims, although the papers in death-claim of the latter did not reach my office in time to be reported in the year's death list.

The death claims reported the past year amounted to 19 as against 11 the previous year. Of these 19, all were approved by me, except that of Henry E. Filleter. The average duration of membership of the 19 deceased comrades was 3 years, 6 months and 20 days, or longer by 8 months and 6 days than that of the previous year.

The average age at death of the 19 was 42 years, 8 months, and 26 days; or 1 month and 26 days greater than the average of the previous year, a very slight increase. Of the number, the longest period of membership was 6 years, 10 months and 21 days; and the shortest 1 month and 2 days.

At the close of the year, I understood the total membership in good standing in both Departments combined was 3300 and as there were 19 deaths, this would give the rate of mortality for the year as 5.8 as against 4.5 the preceding year.

I have made a full record of the evidence in my register in all cases of Disability or Death now approved, so that should any claim be contested in court the Society will be in a position to defend its action.

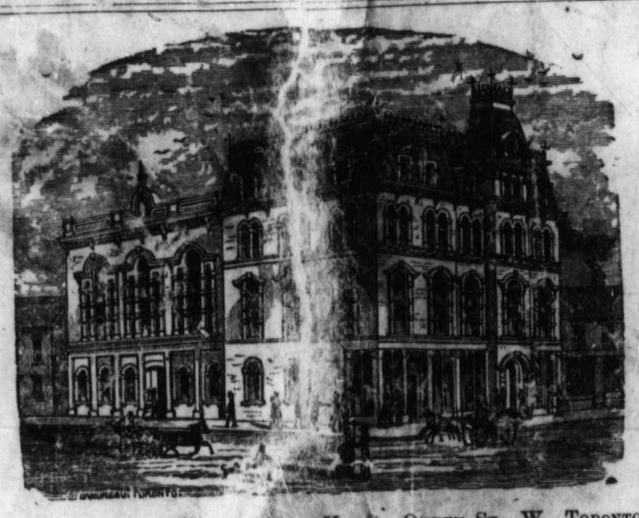
A calculation based on several thousand examinations reported to me or made by me gives the following averages:

Average height, 5ft. 8½ inches.
" weight 162.43 lbs.
" respiration about 17.5 per minute.
" difference between sitting and standing pulse 4.22.

I have again to call attention to the requirements of the Post Office Department which admit of applications being transmitted only at letter postage rates. Hence I have been frequently called upon to pay for the deliquencies of those Recorders who transmit papers at less than letter rates.

I have to acknowledge the uniformly courteous action of Local Examiners, Recorders and others in supplying additional information regarding applicants when applied to therefor, and feel that the thanks of the Society are due to the Examiners and Officers for their efforts to maintain a high standard of excellence for the Select Knights of Canada.

Yours fraternally,
JOHN S. KING, M. D.,
Grand Medical Ex., S. K. of C.



THE AUDITORIUM—(SHAFTESBURY HALL)—QUEEN ST., W., TORONTO.

Place of Meeting of the Ninth Annual Session of the Grand Legion of the Select Knights of Canada, May 20, 1891.

REPORT OF GRAND COMMANDER LEWIS.

To the Officers, and Members of Grand Legion S. K. of C.

COMRADES:—Once more we have assembled to review the work of another year and legislate for the future.

Before entering upon this important work let us reverently implore the Supreme Commander of the universe to give us that wisdom which will enable us to perform the duties of this Session in such a manner as to secure His divine approval and be conducive to the future welfare of this Order.

One year ago you re-elected me as your chief executive officer for a second term. To be thus honored was, I assure you, very gratifying to me, as it assured me that my humble efforts and official acts had met with your approval.

In submitting my Second Annual Report for your consideration I would respectfully beseech that the mantle of charity be thrown over my shortcomings.

My highest ambition and constant aim has been to promote the best interests of this Order. Therefore, wherein I may have erred in discharging the many important duties of the past year, it has been for want of judgment, and not intentionally.

In accordance with our Constitution, I made the following appointments:—

CHAIRMAN OF COMMITTEE ON FINANCE.

James Watt, Toronto.

COMMITTEE ON LAWS.

D. F. McWatt, (Chairman,) Barrie; O. C. Graves, St. Catharines; Daniel Spry, Barrie.

GRAND MARSHALL.

Geo. Bazzard, Hamilton.

DEPUTY GRAND COMMANDERS.

J. B. Nixon, Toronto; Henry Watson, Clearville; J. C. Walker, Guelph; Albert Hudson, Ottawa; Chas. Robson, Iroquois; J. J. Ulley, Montreal.

ADVISORY BOARD.

The members of this Board having omitted to elect their chairman at our last Annual Session, I instructed the Grand Recorder to send ballot papers to each of them, with the names of all the members thereon, requesting each one to deface all the names except the one whom he preferred to occupy the position of chairman, and forward the same to me. Comrade W. J. Roe, M. D., of Georgetown, having received a majority of all the votes cast, I declared him duly elected Chairman of the Advisory Board, and requested the Grand Recorder to notify all the members of the fact.

(The official circular of the Grand Com. of the 28th of May, 1890, and the circular in the Whitworth Case and Gd. Med. Examiner's report thereon, follow in the report, but are omitted as they have previously appeared in the JOURNAL.)

PROGRESS.

Owing to the multiplicity of Orders that have invaded this Province during the past year, the work of organizing Legions and securing new members has been no easy task. Notwithstanding that some of these Orders have been offering inducements which we would not, our growth has been healthy and continuous, comprising none but approved risks, many of whom are prominent, influential, business and professional men. Nearly all the Legions instituted since our separation have done good work, and are in a flourishing condition.

Some of the older Legions I am pleased to state have increased their membership considerably, Banner Legion No. 62, St. Catharines, and Leopold No. 26, Chatham, having initiated 73 and 58 candidates respectively during the past year.

I regret to state that some of our Legions are at a stand-still, and others have less members to-day than when they were instituted. They seldom or never meet for the transaction of business, or exert themselves in any way to advance the interests and welfare of our Order.

The following 20 new Legions have been instituted since last meeting of Grand Legion, with an average membership of 24 per Legion.

IN THE PROVINCE OF ONTARIO—18.

Name of Leg.	no.	Location.	By Whom Instituted.	Date of Institution
Maple Leaf	105	Blenheim	Henry Watson, D.G.C.	May 16th, 1884
Albion	106	Warkworth	J. B. Nixon, "	" 16th, "
Tweed	107	Tweed	" " "	July 4th, "
Dominion	108	Toronto	" " "	August 15th, "
Orient	109	Toronto	" " "	October 17th, "
Parkhill	110	Parkhill	J. C. Walker, "	" 22nd, "
Old England	111	Toronto	Myself "	" 25th, "
Sun	112	North Augusta	C. Robson, D. G. C.	November 4th, "
SouthLondon	113	London	J. C. Walker, "	" 5th, "
Petrolia	114	Petrolia	" " "	" 21st, "
Exeter	115	Exeter	J. C. Walker, D. G. C.	Decber 19th, "
Abernethy	116	Brantford	Myself "	" 30th, "
Stayner	117	Stayner	J. C. Walker, "	" 30th, "
Ottawa	118	Ottawa	W. R. Fenton, G. V. C.	Feb. 5th, 1890
Freeman	119	Owen Sound	A. Hudson, D. " C.	" 5th, "
Bloomfield	120	Bloomfield	J. J. Patterson, " "	March 13th, "
Ocean	121	Shanly	W. Boulter, " "	" 17th, "
Gower	122	Hockston	C. Robson, " "	April 11th, "
				" 21st, "

IN THE PROVINCE OF QUEBEC—2.

Ulley	8	Montreal	J. J. Ulley, D. G. C.	Feb. 14th, 1890
Champlain	4	"	" " "	April 7th, "

In order that you may know what progress the Order has made during the past year, and how it compares with that of previous years, I submit the following statement taken from the official reports of the Grand Recorder, showing the number of Certificates issued by him during the past eight years for what amounts, and in which department:—

Fiscal Year.	Benef. Cert. $1,000	Benef. Cert. $2,000	Benef. Cert. $3,000	E. Cer. $1,000	Amount of Insurance.	Total Cert.
1883—1884	247	2701	203	1009	$ 7,218,000 00	4160
1884—1885	13	34	10	49	574,000 00	287
1885—1886	131	288	122	680	620,000 00	310
1886—1887	103	563	71	280	808,000 00	404
1887—1888	.....	262	.....	.....	604,000 00	302
1888—1889	.....	311	.....	.....	622,000 00	311
1889—1890	.....	302	.....	.....	404,000 00	202
1890—1891	.....	287	.....	.....	1,722,000 00	1017
Issued since 1st April	.....	310	.....	.....	1,753,000 00	1221
	.....	404	.....	.....	111,000 00	106

BENEFICIARY DEPARTMENT.

As shown by the above statement the increase in this department during the past year has not been equal to that of the previous one.

While I exceedingly regret that such is the case, I would respectfully submit to Grand Legion what I believe to be the chief reasons why this department has not made greater progress, and leave the matter in your hands to be dealt with as you in your wisdom may determine.

In soliciting members for our Beneficiary Department, almost the first questions the candidate will ask are: How much will it cost me per annum? Are your assessments graded according to age, and are they limited to a certain number per year? Has your Order a reserve fund out of which it can pay death claims, which may occur in excess of the maximum assessments in any one year? As these are pertinent and important questions, which cannot *(according to our present law)* be answered in the affirmative, notwithstanding the importunity and persuasiveness of your organizer, the candidate is induced to join some competing Order which has these provisions in its Constitution.

ENDOWMENT DEPARTMENT.

One year ago I stated in my report that I was fully satisfied that the Endowment was destined to become a prominent Department of this Order. The progress made since then has not only assured me that my predictions were correct, but exceeded my expectations. There are at the present date 1009 members in this Department, 608 of whom were received during the past year.

The 22 assessments, which have been collected with the accrued interest added thereto, already amount to the handsome sum of $14,512.00, which is deposited in the Bank of Toronto to the credit of the Endowment Fund of the Grand Legion of Ontario, Select Knights of Canada.

While every Comrade has a perfect right to his private opinion regarding the feasibility of the Endowment scheme, and may accept or reject the benefits which that department offers him, still I regret that some few of our old Beneficiary members, who are opposed to the Endowment, have (perhaps unintentionally) been injuring the Order by stating that the Endowment was being boomed at the expense of the Beneficiary department. Being fully conversant with the greater part of the work which has been done in both departments, I can assure this Grand body and the Order generally that the Endowment has not only largely benefited the Beneficiary Department during the past year, but very materially increased the General Fund of the Grand Legion.

To my certain knowledge nearly 100 Beneficiary Certificates were issued to Endowment members who would not have joined the Order but for the benefits offered them in the Endowment Department.

In concluding this part of my report, allow me to remind you that the visible progress does not fully represent the work which has been done during the year, some of which like seed sown on good ground will produce a bountiful harvest in the future.

Considering the strong competition, scarcity of money, excitement on account of political elections and limited number of energetic workers we have had in the field, I must congratulate the Order on the progress made.

OFFICIAL VISITATIONS.

Owing to my time being limited, I have not made as many official visits as I would have liked to, still I have made the best use of every available opportunity to visit Legions, deliver addresses in the interest of the Order, assist in organizing and instituting new Legions and increasing the member ship to the utmost of my ability.

DEPUTY GRAND COMMANDERS.

As shown by the report of the new Legions instituted, some of these officers have done good work; still, I regret to state that others have done little or nothing to aid our progress during the past year.

Being fully satisfied that if this noble Order is to occupy the position of being one of the leading institutions of this Dominion we must be more progressive, I would, therefore, respectfully recommend that this Grand body consider the advisability of employing a thoroughly competent organizer, who shall devote his entire time to instituting new Legions under the direction of your executive officer.

RITUAL AND SECRET WORK.

Having fully expressed my opinion one year ago regarding the necessity of a new Ritual and Secret Work more in keeping with the standing and requirements of this Order, I would not again refer to this matter were it not that the future welfare of the Order demands immediate action to secure the same at the earliest possible date.

I am pleased to inform you that one of our esteemed comrades, J. J. Patterson, D. D. G. C., of Toronto, who, being fully impressed with the great necessity of our having a new Ritual, has been assiduously engaged for some time compiling a new Ritual and Secret Work for this Order, and as he was very anxious to have the opinion of some of our old society men before submitting it for your consideration, I have appointed the following committee, W. R. Fenton, G. V. C., Daniel Spry, P. C., D. F.

(Continued on page 8.)