

specifically than heretofore, to the end that the Association and the dependants of deceased members may be protected from legal entanglements when the claims are presented for settlement.

In suggesting an amendment to Article V, the Odd-Fellows' Relief Association is guided by the experience of other fraternal associations who have already found the benefit of following the course that is best calculated to keep their business out of the courts.

The instructions to the Auditors call for the closest scrutiny of the financial affairs of the Association.

Article IV of the by-laws is an embodiment of details formerly printed upon the proofs of claim, and now carried into the by-laws of the Association.

LIABLE FOR ASSESSMENT.

Sec. 3 of Article III, adopted by the Annual Meeting in January, 1891, read: "All members shall be liable for assessment 30 days after they have become members of the Association." My ruling as to the meaning of this clause (although drafted at my suggestion) has been called in question, and so it is best that the Association should deal with it. "Formerly," quoting from a letter which I had occasion to write to one Agent, "I had difficulty in determining when to assess new members, and our solicitor supplied the clause referred to. The meaning of it certainly is that a member shall be liable to pay an assessment 30 days after he joins the Association, and not simply be notified of one. To have it otherwise would be to exempt some members from a call for two or three months."

STATISTICS OF THE YEAR.

Total Membership in 1891, including those of B and C who were not in Class A.....	4,009
Applications for Membership during the year 1891.....	1,341
Rejected Applications.....	46
Dead.....	33
Lapsed.....	134
Withdrawn.....	35
	— 248
Net Increase	1,093
Total Membership.....	5,102

FACTS FOR THE BENEFICIARIES.

In connection with the deaths in 1891 these figures will prove interesting:
 Average age of deceased members, 44 years.
 Insurance on the same, \$46,000.
 Assessments paid in, \$2,294, or \$50 per \$1,000.
 Death rate for the year, 6.5 per 1,000.
 Death rate since date of organization, 6.3 per 1,000.

MEMBERSHIP, ASSESSMENT AND AGE.

Date.	Membership.	Insurance.	Amount of Assessment.	Average Age
January 1st, 1891.....	4,009	\$5,678,000.00	\$6,757.30	38.74
Net Increase since.....	1,093	1,486,000.00	1,766.52	35
Total Jan'y 1st 1892.....	5,102	\$7,164,000.00	\$8,523.82	38.14

MEMBERSHIP AND DEATHS SINCE ORGANIZATION.

	MEMBERS.	DEATHS.
1874.....	43	
1875.....	625	
1876.....	810	
1877.....	879	7