

that if the principle upon which that scheme is based were ever admitted and sanctioned, there would at once be an end to every vestige of stability in the Association, and in consequence thereof, every particle of confidence of present as well as of prospective members would be swept away. For if the principle is admitted, that a majority of the members present at the annual meeting at London, can *change* the very basis of the Association, can reduce the sum of one dollar per member, payable to the representatives of a deceased member to eighty cents, there is no guarantee that in some subsequent year the reduction may not be repeated, and so on from year to year, and if mere majorities of members present would have that power, the distant members would be almost entirely in the hands, and at the mercy of the brethren residing in and near the place of meeting; and who heretofore did and probably hereafter will form the great majority of the members who can make it convenient to attend the annual meeting. This twenty per cent. reduction is only a scheme as it is called, and with this scheme it is supposed a certain amount can be realized, but the sums stated are only imaginary, there is no proof, no reliable data how large or how small the sum eventually will be; therefore supposing that that sum still proves inadequate to realize the sanguine expectations of the originators of the scheme; is it not very probable that they will then propose a similar reduction? And where then is the stability of the Association? And whence is to come the confidence of the members?

g.—The plain fact of the matter is this, that the principle upon which the Association now stands, is good and sound, because it is truly Masonic, it is founded upon fraternal principles, it requires mutual confidence, a management upon truly Masonic principle, combined with tact and ability, and it will then flourish and prove a benefit association as its name indicates; but where either the one or the other of its requirements is wanting, its prospects will become dim and discouraging. There may from time to time be occasion to *amend* the constitution or the by-laws, as in this progressive age nothing is positively stable, but we can never *change* the most vital part of the constitution, without at the same time killing the present association, nor dare we make laws that have a retrospective character as the one proposed. An attempt to remedy the evils in society by new legislative enactments, instead of properly enforcing the existing laws, is the present practice and hobby of legislators, and notwithstanding the ample proofs of the failures of such attempts, they are repeated from year to year, and in consequence thereof the confidence in the stability of the fundamental principles of our laws are decreases in the same ratio.

PRESTON, 12th December, 1874.

OTTO KLOTZ.

LONDON, December, 1874.

To the Editor of the *Craftsman*:

Might I trespass upon a portion of your space in your next or January issue of your valuable journal, relative to a matter affecting a number of your subscribers and the Craft in general,

The object of the following remarks arise from a Circular dated 1st December, 1884, from the President of the London Masonic Mutual Benefit Association, asking its members to consider the advisability of adopting and continuing a "Permanent Rest Fund," which, I have no doubt, you and many of your readers may have seen. Almost all of the members residing in this section, with whom I have conversed in relation thereto, agree to the proposed change, but have different views as to the way of carrying it out. The President wishes to make all of Class A. agree to a deduction of 20 per cent. on all death claims, said sum of 20 per cent. to go to the Reserve Fund. Some think it too soon, and others too much, while still another class hold that they have no right to infringe upon the first principles of the association, that is dollar for dollar to be paid at death, and others again wish to have the percentage added to the calls.

Now, Nr. Editor, as I have stated at the outset, there are many of your readers who, from distance, &c., may not attend at this annual meeting to vote yea or nay, but at the same time ought to be able to send their views or some one to represent them,

I have made the necessary enquiries; 1st Can we as members *legally* vote on this question, and I find *we can*, but it will require a two-thirds majority to carry our views. (Clause 20 of Constitution, page 10.)

This being the case, I hope all my Brothers will meet together and discuss the question on its basis, and thereby come to a fair conclusion, yea or nay, and send a delegate to represent their views at said annual meeting.

Hoping that one and all will continue to devise means for its continued usefulness in the future as in the past,

I am, Yours fraternally,

"SUBSCRIBER."