

From 40 to 44 years,	500	\$ 3 00
" " " "	1,000	6 00
" " " "	1,500	9 00
" " " "	2,000	12 00
From 45 to 49 years,	500	5 00
" " " "	1,000	10 00
" " " "	1,500	15 00
" " " "	2,000	20 00

The limit of age is 50 years.

FRATERNAL SOCIETIES' ASSOCIATION.

In September a meeting of representatives of the leading fraternal societies in Canada was held in Toronto. Its aim was to form a fraternal association similar in its scope and usefulness to the Fraternal Congress of the United States. At this preliminary meeting a committee was appointed to draw up a constitution, and at a meeting in December this was presented and adopted. The objects were declared to be "the uniting permanently of all legitimate fraternal benefit societies for the purpose of mutual information, benefit and protection." The different societies are represented in the Association according to numerical strength, and in the computation "only the members in Canada are counted." The first annual meeting occurred on January 14th, in Toronto, when the permanent organization was effected. Some questions, such as the adoption of a uniform medical blank, and exchange of statistics and confidential information, were deferred for future consideration. The literature of the American Fraternal Congress is quite helpful, and believing that that of the Canadian Association will be as good, the new departure is taken under adventitious circumstances.

UNIFORM MEDICAL BLANKS.

There is some embarrassment in adopting the agreement with the Grand Lodges, so far as it refers to the admission of members free as they enter the lodges. This embarrassment arises from the absence of uniformity in the medical examinations. The Grand Lodge of Ontario acted independently and for the protection of its sick benefit funds when, as a result of careful consideration by a special committee, it adopted the form now in use. The Relief Association saw the necessity of having its blank harmonize as far as possible with that of the Grand Lodge, and only completed the remodelling of it when the Grand Lodge of Quebec gave its sanction to a blank very much like our old one. In the Maritime Provinces, and in Manitoba, different forms still (and not of Grand Lodge origin) are in vogue, and the desire is gaining for the preparation of a form which will be recognized by all lodges, Subordinate and Grand, and by the Auxiliary Endowment Associations of the order.

THE PROPOSED AMENDMENTS.

The proposed amendments to the constitution and by-laws, of which due notice will be given, do not call for much explanation. The disability clause is made more distinct. The original purpose of it was to provide for a payment of money on account of permanent disability, but the language of the clause was not understood the same by all persons, hence the change suggested. The law, too, as it is proposed to be altered, leaves it optional with the executive to make assessments on account of disability claims. The assessments in the last year yielded a sufficient sum to meet all claims, mortuary and disability. Three drafts, in payment of disability claims, were issued, but as one had not been presented before the close of the year the amount of it does not appear in the financial statement for 1891. The assessment of the old members is not affected by the removal from the constitution of the date when the new schedule of rates went into force. The schedule adopted in January 29th, 1891, is only applied to the members joining since that time.

THE DESIGNATION OF BENEFICIARIES.

An important change is that requiring a naming of the beneficiaries more