

U. S. Masonic Benevolent Association

OF COUNCIL BLUFFS, IOWA.

Incorporated under the Laws of Iowa, February 5, 1884.

OFFICERS—Hon. J. R. Reed, President; W. O. Wirt, Vice-President; W. J. Jamieson, Secretary-Treasurer; T. B. Lacey, Medical Director; Geo. J. Crane, General Agent.

The Largest in the World. Only Six Assessments a year. No Annual Dues, 10,000 members since April, 1886.

We direct the attention of the Craft in Canada to the U. S. Masonic Benevolent Association, of Council Bluffs, Iowa, believing that an unprejudiced investigation of the workings of this safe and solid plan of life insurance will interest and meet the approval of all thoughtful brethren.

From a recent circular issued by the Association we clip the following special advantages, not offered by other institutions:—

It is the cheapest insurance in America. Our guarantee fund, which is constantly increasing, provides against any emergency that may arise, and will lessen the expense of the persistent member to a large degree as we grow older, and make us a permanent fund to be used for the benefit of the insured. The interest on the guarantee fund is used for paying death losses, and takes the place of an assessment thereby costing policy holders nothing extra for carrying the note. When a policy lapses the guarantee goes to the benefit of the remaining members of the Association. If a member dies, the guarantee is returned with the amount the insured is entitled to, as indicated in his certificate.

ADVANCE ASSESSMENTS—One death assessment in each division must be paid at time of making application. By this plan the Association will be enabled to make immediate payment of death benefits. This feature is one which we believe deserves especial commendation, and is worthy of careful consideration.

ASSESSMENTS—The assessments are based upon the most equitable proportion of age and expense, and with strict medical examination which will be unhesitatingly required, will be as low as possible with sound financial management.

Division A.—Admits Masons and Masons on demit, not over 50 years of age.

Division B.—Same as Division A.

GUARANTEE FUND—By the collection of \$10 in each division, from each member, we will be enabled to provide a permanent and constantly increasing fund, the investment of which will furnish an income, which in time will be sufficient to pay part of our death losses and make the insurance cheaper, as well as to create a feeling of confidence upon the part of our members, which will avoid many of the difficulties which have in the past so seriously injured the usefulness of otherwise worthy institutions. It will form a bulwark of safety in time of adversity and a source of income at all times, which will insure our prosperity.

The guarantee payment can be paid in cash, or a note given payable one year from date, interest payable annually Jan. 1st. The payment of interest within 30 days from date of notice renews the guarantee payment for another year. This interest is used in paying death losses.

Certificates of health will be required in all cases of reinstatement of lapsed certificates.

Cost of membership—Division A, (benefit limited to \$2500)—Fee, \$7; Guarantee Fund \$10. Division B, (benefit limited to \$2500)—Fee, 7; Guarantee Fund, \$10.

Limit of Insurance, \$5,000.

One advance assessment in each Division, as follows:—Between the ages of 21 and 40, \$1 on each assessment; between 40 and 50, \$1.20 on each assessment.

Medical examiner's fee to be paid by applicant.

In short, the U. S. Masonic Benevolent Association is expressly designed to meet the wants of Masons who desire cheap insurance, and it presents more elements of strength and durability than any other Masonic Association organized.

The cost of carrying insurance from 1st April, 1886 to 1st Jan., 1889, was a follow:—Age 21 to 40, both divisions, \$35; 40 to 50, \$42.

Every precaution is used to avoid objectionable risks. Do not recommend a brother through sympathy. If you do, it will work the ruin of any worthy institution. None but first class risks accepted.

This Association desires to be represented in every county in the Canada and the Northern States, and with Agents who can furnish first-class references, liberal arrangements will be made. Agents must in every case be Master Masons in good standing, well recommended, and when applying should send the name and number of the Lodge where they reside.

For further particulars address

W. J. JAMESON, Secretary,
Masonic Temple,
Council Bluffs, Iowa, U.S.
or Bro. J. McMURTRY, Gen. Ag't. for Canada
No. 14 Yonge St. Arcade, Toronto, Ont

Our Platform.

THE FREEMASON advocates the following reforms:—

Work in the Third Degree.

The election of every officer of G. L.

The election of members of the Board of G.P. annually.

Payment of the travelling expenses of D.D.G.M's when on official business.

The abolition of dual membership.

Election of all subordinate lodge officers. The permanent location of Grand Lodge in Toronto.

A more equitable representation of each Masonic district on the Board of G. P. of Grand Lodge.

Digest of Masonic Jurisprudence.

The second edition of The Digest of Masonic Jurisprudence, especially applicable to Canadian Lodges, by Henry Robertson, LL.B., Past Grand Master, is now ready for delivery. All the amendments, alterations, rulings and decisions have been carefully collated and written up to date, and the whole revised and improved. Price \$1, free by mail. Address, E. R. CARPENTER, Collingwood, Ontario.

TOO MANY LODGES.

Some societies find it necessary to put organizers in the field to plant and build up lodges. Masonry never does this. It does not need to do anything to push its membership or its number of lodges. This is well put by M. W. Bro. Smith in his annual address to the Grand Lodge. He says that "one of the greatest trials to Grand Master is to have to refuse so many applications for dispensations for lodges. There are and perhaps always will be numerous petitions from worthy brethren, but they are from places where it cannot be hoped to build up lodges of sufficient numbers to become a credit to Grand Lodge. Should a lodge be established in such place, when through removal, loss by death or dimitt of petitioners, or having worked up the limited numbers presenting themselves or the rites of Freemasonry, interest in communications ceases. Then eagerness to accept petitions without careful examination into character of applicant follows, accompanied by dissension, strife for office and a total disregard of the high aims for which Freemasonry was instituted. We have the speedy downfall of the lodge, or, what is worse, the continued existence of a feeble and discreditable body.—*Illinois Freemason.*

AT WASHINGTON'S GRAVE.

The Chicago *Inter Ocean*, describing the visit of the Illinois Templars to the tomb of The Father of his Country, said:—Just before the address, Master Kavanagh, the Grace Church choir who accompanied S. Bernard Commandery to Washington, sang "Nearer My God to Thee," to the music of "Robin Adair." At the conclusion of the service an interesting incident occurred. While the crowds scattered through the grounds, Sir Knight Robinson, leader of the 13th Battalion Band of Canada, gathered his musicians around the tomb of Washington and softly played a dirge in memory of the great General, a graceful international compliment which did not pass unnoticed.

Seldom has so significant a service been held on American soil. Upon the very soil which Washington trod, under the very trees which sheltered him, the representatives of the great and then unknown West, together with friendly hearts of a foreign land, assembled to do honour to his immortal name and fame.

SETTLED.—The King Solomon Lodge agnostic question has been settled by reinstating Bro. Harrison.

POCKET LEXICON of the Three Degrees a concise and complete Hand-book for every Mason. All need it; all want it. Free by mail on receipt of 25 cts.—W. J. MORRIS, Perth.

SALESMEN WANTED AT ONCE.—A few good men to sell our goods by sample to the wholesale and retail trade. We are the largest manufacturers in our line in the world. Liberal salary paid. Permanent positions. Money advanced for wages, advertising, etc. For full terms address, Continental Mfg. Co., Chicago, Ill., or Cincinnati, O.

AGENTS WANTED EVERYWHERE.

We want agents at home and to travel. One reliable agent in each county to distribute our circulars, posters, and catalogue of watches, etc. Circulars to be distributed everywhere. Steady employment. **WAGES \$2.50 PER DAY.** Expenses advanced. Can work all or part of the time. Address with stamp **ROBBUCK & CO., Toronto, Canada.**

No attention paid to postal cards.