

never took shape until the Session of 1876, when a committee of three were appointed, and upon recommendations contained in their report, a committee of five were appointed by the Master of said Grange, namely: R. J. Doyle, Owen Sound; B. Paine, Delaware; J. T. Gould, Foley; J. W. Ferguson, Birr; Henry Ivy, Jarvis; who were to act as Provisional Directors. With permission I insert a portion of said report:

"Your Committee appointed to consider the subject of Insurance, and to convey to you the result of their deliberations, beg to report:—

"1st. That while in a few sections of the Dominion there are in existence local Mutual Fire Insurance Associations, which have reduced the cost of Assurance very materially, the great mass of the farming community are paying too much for their protection from loss by fire.

"2nd. That in the opinion of your Committee, the time has arrived when immediate steps should be taken to establish a Mutual Fire Assurance Association, solely for the benefit of our patrons, on a sound and healthy basis, which will provide, if possible, security at its true value, and be an institution which will tend to strengthen the bond of brotherhood, and stimulate our neighbors to seek admission to our Order.

"3rd. Your Committee are strongly of opinion that a few important changes should be made in the general system of Mutual Insurance, as now in operation in Ontario, to adapt it to the requirements of our brotherhood, some of which we desire to draw your attention to, namely:—Losses payable on adjustment of claim, without the usual three months delay. Estimated assessments deposited in advance, thus saving the immense labor and cost of collecting a large number of small sums, at the same time enabling the Society to pay losses promptly, without the delay of collecting from the members. Conditions of Policies entirely free from usual technicalities, which may to some extent be necessary in protecting a Company when doing business with all classes of society, but which would be entirely unnecessary in an Association such as ours. With this end in view, the members of your Committee are convinced that to secure the establishment of such a Company in the shortest possible time, it is desirable for our Worthy Master to appoint a standing Committee of five, who shall be considered Provisional Directors, and whose duty it shall be to prepare Constitution and By-Laws, forms of application, policies and their conditions, and classify insurable property; and to take such other steps necessary for organization, (which should be approved by the Executive Committee) after which they shall call the members together for the election of permanent Directors, as provided by the general Act of Incorporation..

(Signed)

"R. J. DOYLE,

"J. K. DECATUR,

"WM. AULD."

The Committee of five thus appointed, met from time to time and prepared a scheme, which was approved of by the Executive Committee of the Dominion Grange. A meeting was called for the 28th of March last, and permanent organization was effected by electing officers and Directors of said Company. Since its permanent organization, the energetic labors of Officers and Directors have brought it to a commendable position, and we are now prepared to place before you as a record of our labor, a Company with a risk of \$1,130,082, and a