

will be called for from members holding half rate certificates.

SURPLUS FUNDS. *

After paying to the beneficiaries of a deceased member 85 per cent. of the amount collected on assessment, providing it does not exceed the amount the certificate calls for, twenty-five per cent. of the surplus shall be set apart as a reserve fund for distribution among the surviving members every tenth year, as before explained, and to lighten the assessments in case of an epidemic.

COLLECTIONS.

The only money any solicitor of applications is authorized to collect is the membership fee of \$11.00, payable when the application is made, for which he is required to give a receipt upon a printed blank furnished by the Association.

RELIABILITY

All moneys collected or held in trust for this Association will be safely secured by good and sufficient bonds, by both Secretary and Treasurer.

CHANGE OF RESIDENCE.

Members who change residence or Post Office address should immediately give notice of such change, with new Post Office address, to Head Office in Toronto, to enable necessary information, etc., to be sent them at any time without delay or loss. In cities always give number and street.

NOTICES.

All notices will be considered served when sent to the LAST KNOWN address of the member.

* Applicants will understand that this being a new Association in Ontario, until sufficient membership is secured, only such proportion as the membership represents can be paid on a death claim.