

The raising of class "B" to the full amount of \$1,000 insurance is much appreciated by the members holding those certificates.

I regret to say that the number joining the Beneficiary Department has not been so great during the year as was anticipated. This is perhaps owing primarily to the stringency of the times and keen competition in fraternal society insurance; but I am also of the opinion that better results would be obtained if the Subordinate Lodge secretaries were more liberally paid for their services to this Department.

It is manifestly unfair to expect them to employ effort and time in the work without some reasonable amount of remuneration, and I beg to suggest that they be paid a per centage on all collections made and forwarded by them.

Notwithstanding the fact that a smaller number have joined this Department than we could wish, I am still of opinion that the legislation passed at last Supreme Grand Lodge meeting was wise and has placed the Beneficiary Department on a solid and sure foundation, which will be of greater advantage in the future.

The reduction of the Funeral Levy from one dollar to eighty cents per capita, whilst it has helped the Lodges financially, has at the same time caused a corresponding reduction in the surplus of the Funeral Fund balance. This may be partly owing to a smaller income from registrations than in some former years. The shrinkage in the Fund has not, however, been so great as to warrant the return to the old rate of levy, at least not until the new rate has been tried a year or two longer and so given a fair test. But the greatest benefit to the Society, of all the changes made in the Subordinate Lodge Constitution, is in the limitation of time from twenty-six weeks to sixteen weeks for keeping members in good standing without the payment of their dues. This change met with stronger opposition from some members than any other; but I desire to say, after considerable observation and enquiry, that it is a salutary and wise measure, whilst at the same time not in the least degree oppressive. I most strongly urge this Grand Body not to make any modification in this clause of the Constitution.

Sessional Papers and Amendments to Constitution.

Several amendments to the Constitution are proposed, as appear by the Sessional Papers, but it will be observed that they are, for the most part, of minor importance—chiefly corrections of clerical errors,