

inclusive, an additional 12c. for each year; from 35 to 40 inclusive, an additional 20c. for each year; from 41 to 45 inclusive, an additional 28c. for each year; and from 46 to 50 inclusive, an additional 36c. for each year."

TABLE OF QUARTERLY DUES.

AGE WHEN ADMITTED.	YEARLY RATE.	QUARTER'S DUES.
21	\$ 6.00	\$ 1.50
22	6.12	1.53
23	6.24	1.56
24	6.36	1.59
25	6.48	1.62
26	6.60	1.65
27	6.72	1.68
28	6.84	1.71
29	6.96	1.74
30	7.08	1.77
31	7.20	1.80
32	7.32	1.82
33	7.44	1.86
34	7.56	1.89
35	7.68	1.92
36	7.88	1.97
37	8.08	2.02
38	8.28	2.07
39	8.48	2.12
40	8.68	2.17
41	8.96	2.24
42	9.24	2.31
43	9.52	2.38
44	9.80	2.45
45	10.08	2.52
46	10.44	2.61
47	10.80	2.70
48	11.16	2.79
49	11.52	2.88
50	11.88	2.97

This, I submit, is the only available scheme for placing our financial affairs on a sound basis that has yet been

presented to the Order in Ontario. And I am pleased to find that it is coming into favor with the Lodges. In my position as Chairman of the Committee on Laws of Subordinates for several years past, I have had the opportunity of reading the By-laws of nearly every Lodge in Ontario. And I find that a large number have adopted this scheme. Avon Lodge, No. 41, an old and influential Lodge, has worked on this plan for some years, and the testimony of those who manage its finances is strongly in its favor. I hope soon to hear that all our Lodges have adopted this scheme, in its general principle, if not in detail. And I do not hesitate to say that our success in the future, if we are to continue as a mutual benefit society will depend on a reorganization of our dues and benefits on a sounder basis than that on which they have hitherto rested. It should be done by the Grand Lodge, but as the general law has entrusted it to Subordinates alone, we can only urge on them the necessity of taking individual action.

Of course, a question may arise as to whether or not the amounts in the table above quoted are sufficient to meet an average sick benefit of \$250 and a Funeral and W. & O. Benefit of \$80 each, as recommended in the model code. I think the question can be safely answered in the affirmative. But as I have already spun out this communication to an excessive length, I cannot enter on that subject, but may take it up at some future time.

Fraternally yours,
CL. T. CAMPBELL.

ON OUR TABLE.

THE New Age.
The Heart and Hand.
The Hebrew Leader.
The Odd-Fellows' Banner.

The Hertz und Hand.
The Eastern Chronicle.
The Guardian.
The Pen and Plow.