

the Reserve Fund, and to be used for the purpose of keeping down death or disability calls, as in No. 1 plan.

THE PERMANENT RESERVE FUND HOW RAISED AND USED.

The monies now in hand in debentures and those accruing from applications, donations, &c., together with the accumulations arising from some one of the plans as above set forth, or any other that may be duly notified, adopted, and agreed upon, at the next annual meeting. These several sums as set forth, shall be securely invested to the credit of the Association, in the names of the President and Vice-President of the Association, in manner as set forth in clause 19, page 9 of the Constitution. The interest accruing thereon shall be used by the Directors for the payment of death or disability claims. The principal not to be used except in case of plague or epidemic, &c.

Your Directors would strongly and earnestly urge upon the members the necessity of uniting upon some one of the proposed plans, either of which will secure the object in view, viz.: The raising of a Reserve Fund, out of the proceeds of which, the death or disability claims shall be paid when they become above $1\frac{1}{2}$ per cent. of the membership, thereby giving to all, cheap insurance at the lowest possible rates. By acting promptly, the members now living will secure benefit from the reserve in their lifetime, and it is for this reason the Directors lay the different schemes or plans before the members, as are not, as a whole, wedded to any one plan in particular, and desire only to secure the united action of the members.

All of which is fraternally submitted.

(Signed)

H. A. BAXTER, *Secretary.*

G. M. INNES, *President.*

NOTE.—The Board proposes to send out a Special General Agent to visit all Lodges for the purpose of bringing the purport of the above circular more prominently before the craft, and they bespeak for him the attention which the importance of the subject deserves.

THE FIRST AND LAST CARE OF A MASON.

THE first and the last care of a Freemason is to see that the entrance to the lodge is duly guarded, so that only those who are truly worthy can gain admission.

We are often reminded that there is a dangerous remissness among Masons in this particular. We are too often compelled to recognize as Masons those whom we know, and whom the world know, are unfit to be members of a professedly moral order. This ought not so to be. It brings disrepute upon the whole fraternity. It is not in accordance with our professed principles. It is a fearful stumbling block in the way of our prosperity as an order. It puts in constant jeopardy the good name of the Masonic institution, and blackens the fair face of its venerable escutcheon.

My brother, "Guard well the outer door." Stand like a faithful sentry, fully armed for every emergency, and sleepless upon your post. The greatest injury that was ever inflicted upon the Masonic institution, may be distinctly traced to the admission of unworthy persons. In the times, still fresh in many living memories, when slander, and calumny and persecution even, directed their weapons against the doors of our Order, their guides were traitorous deserters from the institution itself. It was those whom we had taken into our house, to the confidence of our Masonic family, who had sat at our symbolic table, who knew even our family secrets and weaknesses—it was these that strengthened the bands of our enemies. These were the Judases that were guides to them that sought the life of the Institution. Had it not been for these, the shafts of the enemy would have failed to touch the body. But with their aid the Institution was nearly overwhelmed in the vast ruin.

"What has been may be." "Like causes produce like effects." Let us then learn a lesson from the past, and be on our guard. "Eternal vigilance is the price of liberty." Let us adopt this as our watch-word, and each of us resolve that no unworthy man shall upon any pretence whatever, pass by us into our temple. No matter whom he may be—our friend, our relation, even our own brother in the flesh—we have no moral right to allow him to pass on, unless he be indeed a "good man and true," a "man of honor and honesty"—unless he be, in every sense, a MAN.

The Masonic is not a moral reform institution; nor is it a rival, or a substitute, for either of the many modern temperance organizations. The whole theory, philosophy, and history of Freemasonry admonish us of the danger of so interpreting Freemasonry. Our true safety is in admitting only those who, by their daily life and conduct, will add strength to the institution, so that, in the language of the old Charges, Masonry