accepted they shall not be entitled to mortu-

ary benefits.

6th.—Applicants are required to furnish certificates of birth when they claim to be between forty (40) and forty-five (45) years of age.

7th.—Each applicant shall fill up the required form, giving full and correct answers to all questions, and such answers shall be deemed material, and form the basis of the contract of admission to the Association. He shall be recommended by two members who shall sign the application which shall also be endorsed by the firm he represents. At the first meeting of the Board of Management thereafter, on a favourable vote of two-thirds of those present, he shall be declared elected.

8th.—Certificates may be issued to applicants subject to subsequent election; should the application be rejected the certificate shall be annulled and the subscription returned.

9th.—Certificates may be granted to applicants whose health may not be satisfactory, but such shall not entitle the member to

mortuary benefits.

10th.—Certificates are not transferable under any circumstances whatsover. If a certificate be transferred or if used for other purposes than that for which it is intended, it shall be forfeited.

11th.—Associate Members shall be entitled to all acquired privileges and concessions except transportation.