

The accounts should be kept so as to show the contributions paid to, and benefits paid out of, the fund subscribed for each particular insurance, as well as for expenses of management.

The Society should be self-supporting, for which purpose each member should be required to pay a small sum per month for the expenses of management; and the place of meeting should, if possible, be at some public institution or school-room. If that cannot be obtained, (*a circumstance altogether improbable in this Province—D. C. M.*) and there is no other place except an inn or a public-house, a certain fixed payment should be made for the use of the room, lights and fire, with a stipulation that no beer, etc., should be brought into the room until all business is concluded, when each member should pay for any refreshment he may require.

It may be as well to explain that some of the Clubs in England, not founded on the sound principles laid down by Mr. Pratt, allow about five cents a head for every member for "beer-money," monthly, which must be spent "for the good of the house." This leads to much excess, as, e.g., 200 members belong to such a club, and only 20 are present at the monthly meeting, as might be the case on a very stormy night: these 20 must drink or waste twelve dollars' worth of beer, spirits, etc.—D. C. M.

When an ANNIVERSARY OR ANNUAL FEAST is held, the contribution thereto, and attendance thereat, should be *voluntary*, though there seems no objection to a rule that every member who lives within a given distance should have a ticket sent him, which, if not returned at a certain time, say a week before the day of the feast, he should be required to pay for.

In a society formed on these principles, every member will have to pay only such contributions as may be required by the rules and tables for the benefits he wishes to receive; and there will be no compulsory charges for beer, feasts, useless paraphernalia, or other extras.

The BENEFITS assured to MALE MEMBERS, as provided in the rules and tables, should be:—

1. MEDICAL ATTENDANCE. (*Where practicable.—D. C. M.*)
2. WEEKLY ALLOWANCE IN SICKNESS UNTIL SIXTY, SIXTY-FIVE OR SEVENTY.
3. ENDOWMENTS of sums from \$50.00 to \$1000.00, payable in five years and upwards, for CHILDREN, or persons of any age.
4. The Society should act as agents of the Government in securing IMMEDIATE ANNUITIES or DEFERRED ANNUITIES from \$5.00 to \$150.00 per annum, commencing at sixty, sixty-five or seventy, under the conditions hereafter mentioned.
5. The Society should act as the agents of some old-established LIFE ASSURANCE OFFICE, or receive contributions according to the tables, for securing sums payable at death from \$100.00 to \$1000.00.
6. A small MONTHLY PAYMENT must be made to defray the necessary expenses of management.

Care should be taken to admit as members, insuring against SICKNESS, such persons only as are of good health and good moral character.

No entrance fees should be required; nor should any fines be incurred for non-attendance, or not-serving office, except that of Visitor.

The TABLES have been approved by experienced actuaries, and the PREMIUMS required are the lowest compatible with safety to the insured. Each member will pay according to his age at the time of admission, and will, therefore, bear his own burden, so that the young will not have to pay for the increased risk of the aged.