11:05 a.m. 11:20 a.m. 11:23 a.m. 11:25 a.m. 11:25 a.m. 2:15 p.m. 6:50 p.m. 7:10 p.m. 7:20 p.m.

& Bruce. 10:15 a.m. | 8:05 a.m 6:45 p.m. | 4:25 p.m Stanley.

ord Branch. 1:20 a.m. 7:35 a.m 5:35 p.m. 2:15 p.m 9:20 p.m. 6:00 p.m p.m. p.m. p.m. 5:40 B\*7:00 9:25

al. cluded, but makes days. s between London

n-Going East.

2:50 a.m. 1:25 p.m 2:25 p.m. 3:10 p.m 2:25 p.m. 6:40 p.m 3:40 p.m. 7:30 a.m

RAIL WAY.

7:45 a.m 8:15 a.m 10:10 a.m 45 a.m. 11:17 a.m 20 a.m. 2:00 a.m. ioing North.

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7:20 a.m. 9:30 a.m 2:10 p.m. 2:50 p.m. 5:35 p.m. 7:00 p.m 6:50 p.m.

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senger and Ticket L RAILWAY.

1:50 a.m. 11:15 a.m 1:50 a.m. 1:50 p.m 1:25 p.m. 3:15 p.m :25 p.m. 4:30 p.m :40 p.m. 7:00 a.m n-Going West. :40 p.m. 5:00 a.m. :50 a.m. 11:00 a.m.

n London on Sun cket and Passen-mple.

150 p.m. 9:10 a.m. 150 p.m. 15

55 a.m. 4:40 p.m. 15 m.m. 10:00 p.m. oing South. 50 a.m. 3:35 p.m.

55 a.m. 8:30 p.m. ket and Passenger AILWAY

Lowest Rates

Referee rejected eight, and 48 papers have yet to be completed.

The average age of certificate holders written by my predecessor was 43 years. I have pleasure in pointing out that, during the past year, the average age of those accepted was under 38; years. I would again urge the desirability of reducing the limit of age of joining members to 50 years. Experience has shown that 55 is too old, and militates against the best interests of any association such as ours.

The risks accepted in Class B for the year amount to \$2,15,000, on the premium rayable thereon \$2,493 20, to which add \$277 received over and above the commissions payable to agents, contending that much between the average agent of age of paying these agents by commission.

Bro. Dewar didn't think that scheme would work, as in general life or fire insurance business a county agent had the whole population to draw from, whereas an agent of our Association had simply Masons in the different villages and towns.

Bro. A. G. Smyth concurred in the remarks of the previous speaker, and advocated appointing county agents, contending that much between results would follow the system. He favored paying these agents by commission.

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Bro. D. Smyth concurred appointing county agents, contending that much between results would follow the system. He favored paying these agents by commission.

Bro. C. Smyth concurred appointing county agents, contending that much between contents agents.

think, on a very fair and sound basis upon which to begin work for 1890.
Following is the financial statement:

To balance in Canadian Savings and Loan Company.

Slance cash on hand.

Interest account City of London debenture. "THE MASONIC MUTUAL." Annual Meeting of Members Interest account Empire Loan Com-

Yesterday Afternoon.

Dawson, J. D. Sharman, James Cowan, W.

Abernethy (Mooretown), John Arnold, Dr.

V. A. Brown, John Boyd and Wm. Mohr

(Belmont), H. Beaton, Thos. Brock, Thos. Browne, Ed. Burke, Dr. Clark (Ridge-

town), J. S. Dewar, J. P. Excell (Brantford), Wm. Ellis, J. H. Flock, W. A.

ford), Wm. Edils, J. H. Flock, W. A. Glover (Aylmer), D. C. Hannah, L. Kelly, J. C. Livesey (St. Thomas), L. V. Ludwig, A. S. Murray, W. Willis, W. Mathieson (Lucan), J. S. Marshall, John Overell, H. O'Neill (Birr), Robt. Orr (Ilderton), Geo. Ponsford (St. Thomas), J. C. Pollock (Forest), C. N. Spencer, R. J. Stevens and J. S. Williams (Watford), James Smith, A. G. Smyth, D. W. Vere, and C. Cristo.

J. S. Williams (Watford), James Smith, A. G. Smyth, D. W. Vary and C. Griste (Strathroy), James Whittaker and others.

The minutes of the last meeting were read and confirmed.

The President regretted that one of the Directors (W. Bro. Skinner) had been ill for some time, and would not be able to be recent at this meeting. The hearth were

present at this meeting. The hearty sympathy of the members would be extended to

Statement — Discussion Thereon—The
Name Changed from "London" to
"Canadian"—Election of Officers, Etc. The Yearly Reports and Financial way.
Interest account British Mortgage
Company.... The eighteenth annual meeting of the members of the London Masonic Mutual Benefit Association was held at the Library in the Masonic Temple here yesterday afternoon. The attendance was large and representative, and comprised the following brethren: V. W. Bro. Col. Lewis (President) in the chair, Bro. M. D.

Assessment for death, Class A. Fees account.
Stamps account, stamps on hand, 31st December, 1888.
Lecture 1888.
Le 

Death claim of 1888, due Dec. 31, 1888.
Death claim of 1889.
Expenses, stationery, postage, printing, rent, salaries, etc.
Stamp account on hand.
Agricultural Savings and Loan Company, 21 shares.
Agricultural Savings and Loan Company premium. If per cent.
London Street Railway, increase of shares, Section 18 (1994), and Loan Company, 269 shares, \$40.
Huron and Eric Savings and Loan Company, 269 shares.
Huron and Eric Savings and Loan Company premium, 45 per cent.
Canadian Savings and Loan Company special deposit.
Printing account, Class B. Canadian Savings and Load
special deposit.
Printing account, Class B.
E. C. Davies, salary account.
E. C. Davies, traveling expenses.
Medical fees account, Class B.
Medical Referee account, Class B.
Commission account, Class B.
Expense account, Class B.
Balance in Canadian Savings and

Medical Recorson Class B. 50 75 commission account, Class B. 50 75 commission account, Class B. 50 75 commission account, Class B. 50 76 commission account,

the Additors, and could be relied upon as correct.

The remaining financial explanations regarding Classes A and B were passed without much discussion, Bro. Mathieson in quiring if a satisfactory settlement had been made with the late Bro. L. E. Shipley's widow and executors.

recommend the continuation or a general agent.

The expenses of the Association have been kept down to the minimum. The salary of our Secretary and Assistant is small, and cannot possible be reduced. The only apparent extravagance is the money spent in connection with the work of the General Agent. We trust, however, that the fruit of his labors will, in the coming year, amply repay so large an expenditure of money.

Our money at rest is all well invested, and the securities are good. The investments made this year of spare money on hand have turned widow and executors.

Bro. J. H. Flock answered in the affirma-

kept down to the minimum. The salary of our Secretary and Assistant is small, and cannot possible be reduced. The only apparent extravagance is the money spent in connection with the work of the General Agent. We trust, however, that the fruit of his labors will, in the coming year, amply repay so large an expenditure of money. The secretary, with the classification of stocks by the auditors, will show our exact standing, so that every member can see exactly the healthy fluancial condition of the Association. Monthly statements have been carefully prepar do by the auditors, and presented at the meetings of the auditors, and presented at the meetings of the whole report, congratulated the brethren on the lighter death rate and the financial status of the Association. The President, in moving the adoption of the whole report, congratulated the brethren on the lighter death rate and the financial status of the Association. Class B had been well attended, and a personal interest in the work taken by each member.

The number of applications received during the year and the meetings have been well attended, and a personal interest in the work taken by each member.

The number of applications received during the year was 169, of which the Medical Referee rejected S, leaving written 127 Number of members at commencement of year.

Total. 1,231

Less During Year—

By death. 20

By surrender and lapses. 54

Total in books. 1,1,231

Extracts From General Agent Reference was made to the resignation of the late General Agent, Bro. L. C. Davies, and to the shabby treatment the Board had received to the resignation of the late General Agent, Bro. J. H. Weatherly, of Toronto, and they believed that he woole report, congratulated the brethren on the lighter death rate and the financial full protection being secured the Association.

The President, in moving the adoption of the whole report, congratulated the brethren on the lighter death rate and the financial report of the security he death and a received of the Association. Cl

else. Bro. Pollock advocated appointing

elsewhere, and paying them large commis

Bros. Griste, Strathroy; Mathieson, Lucan; Excell, Brantford, and others par-ticipated in the discussion, after which the ticipated in the discussion, after which the report as a whole was adopted.

The election of officers was then proceeded with—Bros. Overell and Hannah being scrutineers—and resulted as follows, all being chosen by acclamation:

President—V. W. Bro. R. Lewis.
Vice-President—V. W. Bro. M. D. Dawson.

son.

Directors for two years—R. W. Bros.
J. S. Dewar and C. N. Spencer and Bro.
D. W. Vary (Strathroy).

Auditors—W. Bros. John Overell and D.
C. Hannah.

The notice of motion given by Bro. F. J.
Rastrick, of Hamilton, "That a clause be inserted to give power for the Directors to purchase the policy of any member at a fair and equitable valuation in the same manner as is done by all insurance companies," in as is done by all insurance companies," in his absence was moved by Bro. Lewis Kelly, of London, seconded by Bro. J. P. Excell, of Brantford.

of London, seconded by Bro. J. P. Excell, of Brantford.

\$38,004 38

Bro. A. G. Smyth opposed the motion strongly as inimical to the best interests of the Association.

The Solicitor's opinion was read, to the effect that it was not in the power of the Directors to change the initial objects and purposes of the Association as a benefit society. It would be illegal for this meeting to pass such a resolution as Bro. Rastrick's, as it could not be shown to be beneficial as a whole.

The motion was lost, only two hands being held up for it.

In conformity with notice given, it was moved by R. W. Bro. Dewar and seconded by Bro. James Smith, "Whereas it is believed to be in the interest and for the benefit of the members of 'The London Masonic Mutual Benefit Association' that the name of the Association should be changed in order to give it less of a local character, as the operations of the Association because of the Association of the

banes should amply repay the living members will never be any poorer for the monthly tax we say to the Masonic Mutual Benefit Association, and we can rest assured that the money is well applied.

After the present year the entire revenue from the reserve fund will be devoted to reduce a seessments; and we think our estimate we we would have \$75.000 at rest, or close upon that amount, will be verified. All who have been five years in membership will profit by that. Our assessments, therefore, after 1800 will be lighter.

Our general agent, E. C. Davies, has been continued during the year, and has advertised elength and breadth of the Dominion. It is well known among Masons as the only Canadian association, and the gradual influx of membership coming into Class "B" shows that there is a desire upon the part of Masons to support their own institution. Class B offers superior advantages to young men desiring 100 members, and have not yet had a loss. The material accepted could not be better. We trust that the work done the past year will bear fruit that will quadruple our membership the coming; pare. We have members from the Maritime Provinces, in the east, to the great fruit that will quadruple our membership the coming year. We have members from the Maritime Provinces, in the east, to the great fruit that will quadruple our membership the coming year. We have members from the Maritime Provinces, in the east, to the great fruit that will quadruple our membership the coming year. We have members from the Maritime Provinces, in the east, to the great fruit that will quadruple our membership the coming year. We have members from the desired that the work done the past year will bear fruit that will quadruple our membership the coming year. We have members from the desired that the work done the past year will bear fruit that will quadruple our membership the coming year. We have members from the desired that the work done the past year will bear fruit that will quadruple our membership the coming year. We have member

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## THOS. R. PARKER

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