

tions for their government in payment of claims, reception of proof of death and transaction of general business as a majority may see fit, not conflicting with these By-Laws.

ARTICLE XIII.

All orders drawn on the Treasurer shall be signed by the President and Secretary.

ARTICLE XIV.

A member may at any time withdraw from the Association, but thereby forfeits all claims thereon or benefits therein, and to any money paid in by him.

ARTICLE XV.

Any member of the Association may deposit with the Treasurer thereof any sum not less than five dollars, to be applied to the payment of his dues as they may occur.

ARTICLE XVI.

A Permanent Fund shall be raised in the manner following, to wit: First, from admission fees; second, from that portion of the assessments not used for the payments of the benefits, which Fund shall be securely invested by the Board of Directors, and shall be for the following purposes: First, that benefits may be paid to the heirs of deceased members before assessments are collected from the survivors; second, to insure stability and prosperity, and to make up the deficit caused by those who fail to pay assessments, and for whom benefits have been paid; and to provide for other contingencies that may arise; third, to pay all other necessary expenses of management.

ARTICLE XVII.

Any alteration of these By-Laws may be made at the Annual Meeting of the Association, provided notice thereof shall have been given in writing at the Quarterly Meeting of the Board of Directors, immediately preceding such Annual meeting, and it shall be the duty of the Secretary to give the members of the Association due notice of such change being contemplated, but it shall require a two-third vote of the members present to effect a change.

ARTICLE XVIII.

Any member of the Association ceasing to be a member of his Lodge shall forfeit membership in this Association.