

if any, consideration is given to it, many members going into other societies whose whole aim and object is insurance simply because they do not know we have such a branch or because no section has been formed in their lodge. The records show that wherever the endowment feature is the strongest there the Order makes the largest gains.

The Endowment Rank is a branch of the Order created and incorporated by the Supreme Lodge. It is the only insurance feature authorized by the Order.

On April 1, 1891, the rank numbered over twelve hundred sections, and nearly twenty-five thousand members, with fifty-three million dollars, (\$53,000,000) endowment in force, and a net cash surplus of one hundred thousand dollars.

The funds of the rank are carefully guarded, being daily deposited with the Endowment Rank Depository which pays $4\frac{1}{2}$ per cent. interest on daily balances, credited semi-annually, thus securing interest to the rank on all moneys from the day it is received until disbursed for death losses; the earnings for the last half of the year 1890 being \$4,232.07.

The cost to establish a section and maintain membership under an insurance of one, two or three thousand dollars is small indeed. Every member of the Order can afford to carry some insurance in the Rank. Sections can be instituted with a minimum of five approved applicants. The fee for a warrant of authority, and supplies, consisting of an official seal, set of five books and all required blanks, is but five dollars. Additional fees to be paid by applicants are as follows: Medical examiners fees, usually \$1; Medical examiner-in-chief's fee, 50 cents; Membership fee for each \$1,000 endowment, \$1.

OBITUARY.

Since our last meeting the silent messenger has visited our jurisdiction and claimed for his own three members of the Grand Lodge, viz.: Past Chancellors Hy. Kerrison, of Mystic Lodge, No. 1, and John Taylor, of Algoma Lodge, No. 11, and Grand Master of Exchequer, James Smith, of No. 2.

Bro. Kerrison was one of the Grand Representatives from his lodge to the Grand Lodge in 1885, and always took an active interest in Pythian matters.

Bro. Taylor was installed as a Past Chancellor in 1888 but never received the Grand Lodge rank.

By the death of Bro. Smith the Order in Ontario lost, not only its oldest, but one of its most earnest and enthusiastic members. He was, under the exercise of the "Supreme Prerogative," given to Supreme Chancellor Read, made a Knight at sight in San Francisco in 1869, while visiting that city in the capacity of a Representative of the Grand Lodge of Oddfellows of Ontario to the Sovereign Grand Lodge. At the institution of Myrtle Lodge, No. 2, in

1872, he became present knowledge of his death. at that time one of the best up to 1880, in that office in the

I would memory of

The following annual return

NAME OF LODGE

Mystic, N.
Myrtle, N.
Red Cross,
Ivanhoe, N.
Crusader,
Rokeby, N.
Prospect,
Algoma, N.
Rathbone,
Aurora, N.
Olive, N.
Marmion,
Friendship,
Mizpah, N.
Perseverance,
Rienzi, N.
Ontario, N.
Bufferin, N.
Toronto, N.
Bismarck,

During their report January term one, and I think improvement