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THE MASONIC MUTUAL.

Twenty-First Annual Meeting on
Wednesday Afternoon.

Extracts from the Yearly Reports—
The Financial Statement—Elec-
tion of Officers.

The 21st annual meeting of the members of the Canadian Masonic Mutual Benefit Association was held in the library of the Masonic Temple Wednesday afternoon. V. W. Bro. R. Lewis, the president, occupied the chair, and there were present Bros. M. D. Dawson, John S. Dewar, John D. Sharman, D. W. Vary, Wm. Skinner, Thos. Williams, A. B. Munson, A. Ellis, John Overell, D. C. Hannah, W. V. Rogers, E. Burke, A. D. Hodgins, James Whittaker, Jas. Cowan, Richard Whetter, of London, and Wm. Mohr, Belmont; John Boyd, Belmont; Jos. S. Williams, Watford; S. A. Martin, Ingersoll; Geo. Fenwick, St. Thomas; Geo. Hampton and A. G. Smyth, London, and several others.

After the minutes of the last annual meeting had been read and confirmed, the yearly reports of the board, general agent and secretary were read, considered and adopted.

The following are extracts from the di-

rector's report:

Brother, we desire to welcome you

once more to our annual meeting. We also

congratulate our Canadian Craft Masonry

that thoughtful brethren had in their

hearts the establishing of an insti-

tution for nearly a quarter of a

century has done so much good. Six

hundred and thirty thousand dollars have

already been paid out by this association to

the widows and orphans of Masons in this

country, placing in the hands of the

loved ones of the deceased the means of

support. This is the only Masonic Benefit

Association of the kind in Canada, and

there is no cheaper or safer insurance

on the regular assessment plan than

Class B affords, and yet its rates are

not as rapid as was expected.

Two hundred and twenty-two appli-

cations were received during the year, four

of which were rejected, so that our net in-

crease was 218. Our entire number, in

cluding, good at present is 1,424.

Carrying an insurance of \$1,000,000, eight

hundred certificates have been written in

Class B. There is not a healthy man in a

Masonic lodge to-day, who is under the age

of 45, that should not be enlisted under our

banners. A very small fee, paid every two

months, insures a blessing in the way of a

provision for the bereaved family at a time

when most needed. Our investments have

been very remunerative. During the year

we received a very liberal offer for our

street railway stock, which was valued at

\$11,880, and which we sold for \$15,300.

The profits we applied in paying off death

claims, giving the membership the immedi-

ate benefit of the sale. The surplus funds

belonging to the reserve we have re-invested

in Masonic Temple stock, which we

purchased at par value, and which is now

earning a good dividend. We have had to

cancel a few policies, making 27 to

provide for. Three of these were paid from

the reserve arising from the reserve fund,

amounting to \$4,200. The youngest died

at 49 years, and the oldest at 75 years.

The former was nineteen years a member of

the association, carrying a certificate of

\$1,500, and paid \$475.05; whilst the other

was a member of twenty years, carrying a

certificate for \$1,200 and had paid \$570.43.

For the sake of argument and comparison

we will make an analysis: The brother who

had the certificate of \$1,200 joined the

association at 45 years of age, an age which

societies now refuse and is considered a

doubtful period at which to admit risks, but

he remained much longer a member than

the average time given by beneficial so-

cieties or old-line life insurance companies.

Other. He paid the sum of \$28.32 per

annum, and his beneficiary received

\$1,200. The brother who had the cer-

tificate of \$1,500 joined the association

at 31 years and paid annually \$24.89. The

expectancy of the former's age, 55 years,

should be 18 years, while the latter, 31

years, would be 34 years. The former

lived beyond his expectancy, while the

latter, from whom more was expected, fell

far short of his allotted time. In an old-

line company the man at 31 would have

had to pay for \$1,000, paying off death

annual premium of \$21.48; while the man

taken in at 55 would have had to pay

for \$1,000 in the 20 years over \$1,028.

We ask our members to consult the tables of

our best life insurance companies, and

will find that they are overburdened by high

assessments in the Canadian Masonic

Mutual. The new Ontario Act, which

came into force during last year, has

affected this society as well as all other

beneficial societies. We have endeavored

as far as possible to comply with the

provisions, and have procured registration.

It has caused both expense and trouble,

without any beneficial results so far,

and we hope that many necessary

amendments may be made in the

approach to the Legislature.

The risks taken in this year are nearly all

young men, with the very best family re-

cord, and ought to be a source of strength

to the association. Our growth, though

not rapid, is safe, and gives assurance of

increased stability. We are determined

not to stand still, but to encourage our

agents everywhere to work with a will to

make the Canadian Masonic Mutual a

permanent institution in the country. We

desire to retain the services of W. V.

Rogers, our general agent, who has man-

aged to keep the expenses low, and who has

worked most assiduously and honestly for

the interests of the association. The di-

rectors have seen fit to reduce the amount

of the application fee to \$3 in all cases, so

as to induce new members to join. This

course was recommended by the general

agent.

Bro. Rogers, while his report was under

consideration, mentioned that he had

recommended the lowering of the entrance

fee, as he found in seeking risks, that \$5

and \$10 admission fees were very fre-

quently a bar to the entrance of the ap-

pendant. He believed the result of the re-

duction would demonstrate during the year

the wisdom of the stand taken by the board

in this matter.

The following is a statement of receipts

and disbursements from Jan. 1, 1892, to

Dec. 31, 1892:

To balance in Canadian Savings and

Loan Company.....\$1,733.02

Balance cash on hand.....77.28

Interest account City of London.....

ventures.....840.00

Interest Agricultural Savings and

Loan Company.....315.50

Interest Dominion Savings and In-

vestment Society.....136.00

Interest Canadian Savings and Loan

Company.....1,235.50

Company Canadian Savings and Loan

Company.....153.50

Interest Huron and Erie Savings and

Loan Company.....921.00

Interest British Mortgage Company.....

239.40

Interest London Street Railway.....

4,014.60

Interest Church of England.....

2,137.50

Sale of office furniture.....

10.00

Assessment for expense, Class A.....

5,003.98

Assessment for expense, Class A.....

5,003.98

General expenses, balance, etc.....

2,137.50

Stamps on hand.....

15.03

Masonic Temple stock, etc.....

12,750.00

Masonic Temple stock in our divi-

213

dend.....608.35

CLASS B.

To death claims account.....5,000.00

Medical fee and medical reference ac-

count.....520.75

Commission account.....1,111.00

W. V. Rogers, salary, commission

and traveling.....1,347.00

Balance in Canadian Savings and

Loan Company.....8,871.02

Balance cash on hand.....69.61

Total.....\$51,886.38

The following is the balance sheet:

LIABILITIES.

Dr.—To Masonic Temple Company.....\$7.30

To death claims unpaid.....6,000.00

Reserve account.....74,949.38

Total.....\$81,856.38

ASSETS.