

already established; and this is the ever-increasing necessity of making provisions for the support of the family of the "bread winner," either during the time of his sickness or upon his death; for neither of which the regular life insurance companies make such provisions and have established such a system of insurance that make the same equally acceptable and suitable to that large body of men which is composed of the labourers, mechanics and artisans, as do the provisions made, and the system of insurance established by those benefit associations. In the first place, those life insurance companies do not pay a certain weekly allowance during sickness as several benefit associations do, and in the second place life insurance companies as a rule demand their payments of premiums yearly, while benefit associations as a rule have adopted the plan of monthly payments, which is far more convenient to men who are paid their earnings monthly or semi-monthly. Add to this the fact that life insurance companies premiums are collected and paid in a similar manner as ordinary taxes are collected and paid; such payments are generally made with a certain aversion and because they must be paid. No feeling of sympathy, honour or of shame is aroused, no fear of losing good companionship prompts the insured to pay. How different are the inducements that prompt payment of assessment or calls made by those benefit associations. In some cases the member's sympathy is aroused in hearing that the call is to pay the claim of a widow whose late husband was his intimate friend, shopmate or an old acquaintance; in all cases of calls it is a debt of honour which, if he fails to pay, the chances that other members will look down upon him, and that he will be debarred of the pleasure of their company at their meetings. This ever-increasing necessity of making provisions for the support of the family of the "bread winner," either during the time of his sickness or upon his death is caused by the great change, which, during the present century, especially during the last fifty years has taken place in commerce, to offer and manufacture whereby the dangers of accidents causing mutilation of limbs or loss of life are greatly increased and the increase of those accidents brings in its train hardship and misery to hundreds of families at an instant without any forewarning and without the least blame upon those families or the bread winner whose life or limbs have been sacrificed by a collision of trains, a sinking of a steamer, an explosion of a mine or a factory, a bursting of a boiler or other calamity.

That there is an urgent necessity for associations which make provisions for the payment of a certain sum of money weekly or otherwise during the time of sickness or disability to work of the labourer, the mechanic and artisan, especially those who are employed in large establishments, and provisions for their families in case of death, is a fact which probably no man will attempt to deny. Some of those associations have so far given proof of their stability, having been in operation about half a century with a constant increase of membership and of funds; while others have, after a short existence, collapsed and their rottenness has been exposed. And that the ordinary life insurance companies do not supply the wants, especially not in the manner which makes them popular among the labourer; the

mechanic or the artisan is also a fact too patent to require further explanation. Therefore, notwithstanding numerous collapses of Benefit associations, others will in all probability continue to be established with more or less improvements upon former plans, so long as their want exists and no better and equally popular system has been invented.

Necessity is styled the mother of invention; may it also prove to be true with benefit associations.

NON-AFFILIATION.

No subject is of more universal application; none have presented greater difficulties in its removal than has this subject to all the Grand Lodges of the land. It is most clearly the right and privilege of every Mason to withdraw from membership in the lodge at his pleasure; there is no such thing in this country as forced or compulsory membership in Masonic bodies. But the lodge has rights as well as the non-affiliated member; they may, in their discretion, deprive him of visiting the lodge or of the enjoyment of Masonic intercourse in his vicinity. They can deny to him the right of Masonic burial, exclude him from Masonic processions, but they can go no further; they cannot inflict upon him, in addition, a punishment for remaining without.

The Grand Lodge of Tennessee, we believe, taxes all non-affiliated Masons within its jurisdiction, and upon their refusal to pay such tax, inflicts upon them the punishment of suspension or expulsion; this is in direct violation of all laws, common or Masonic. Neither the Grand Lodge of Tennessee, nor any other Grand Lodge, has any right to impose such penalty. They may levy a tax, provided that the privilege returned for the payment of such tax shall be the right to visit, etc.; if the tax be not paid, then such privilege may be withheld; but to punish a brother for the refusal to pay such arbitrary and tyrannical levy is beyond all Masonic jurisdiction and Masonic right. We are surprised that in these latter days of the nineteenth century any lodge should take such a broad step backward.—*T. S. Parvin.*

TENURE OF OFFICE.

The Grand Lodge of Illinois approved the recommendation of the Grand Master as to tenure of office of Representatives of this Grand Lodge near other Grand Lodges, and suggesting five years. Commissions for that time have been issued upon recommendation and with the approval of Grand Masters to whose Grand Lodge they have been accredited. This is a wise change. Their terms should be definite. It is easier to renew a commission than it is to remove a Representative who fails to represent.—*Illinois Freemason.*

IT IS OUR DUTY.

It is the absolute duty of lodges to discriminate between the intelligent and the ignorant. We owe it to our institution to keep out those who can not appreciate its teachings, and who seek admission for mercenary or other improper motives. No matter if the applicant be our friend, our relation, or even our brother in the flesh, we have no right to admit him on that account; but our imperative duty is to reject him, if we know he is not one on whom the lessons he is about to receive will produce the desired effect.—*Advocate.*

JACQUES BERNARD DE MOLAI.

Born in 1242, de Molai is said to have been received into the Order of the Knights Templars in 1265, at the Priory of Beaume in Burgundy, and soon greatly distinguished himself as an able administrator and a gallant soldier. He was especially distinguished under the Grand Mastership of Wm. de Beaujeu from 1273 to 1291, though to this Wm. de Beaujeu much blame was subsequently attached, for grave innovations on the reception of the knights. In 1297, at the death of Theobald de Gaudin, he seems to have been elected Grand Master of the Templars. Invited to France in 1306, to a special and secret meeting at Avignon, he left Cyprus and went with 60 knights, at the end of 1306, or the beginning of 1307, to France. On the 13th October, 1307, all the Knights Templars in France were simultaneously seized (which says, rightly or wrongly, a good deal for their unpopularity)—Molai amongst them. Most serious charges were brought against the Templar Knights, and a commission was opened at Paris to examine them; but this seems to have been a complete perversion of justice, and we note that it was apparently a foregone conclusion—that, as the Order was both rich and friendless, it had to be suppressed. No doubt the wealth, and probably haughtiness, of the Templars had made them many enemies. Many of the knights were cruelly tortured, and died in their prisons. Molai remained in prison (it is believed that he was tortured) until March, 1313, when he was sentenced to perpetual imprisonment, together with Guy, Dauphin d'Auvergne, Hugo de Peyraud, and Godefroi de Gona-ville, on the promise of recantation and acknowledgment of the justice of his sentence. But as he manfully avowed the entire innocence of the Order, he was burnt to death March 18th, 1313. He is said to have summoned Clement the Pope and Philip the King before an infallible tribunal; and as Clement V. died April 20th, 1317, and Philip, according to Wilke, November 29th, 1314, by a fall from his horse (though some say not until 1323), the main or superstitious feeling of the age declared that it saw in these deaths the "finger of God." Molai is only interesting to Freemasons, apart from his gallant life and end, as Grand Master of the real Knights Templars, though, as the historical connection between Masonic Knights Templars and the warrior soldiers of Palestine is more than doubtful, at least is certainly "not proven," his name may seem to have but little to do with a Masonic Cyclopaedia. But as his name appears in later revivals of a so-called Templarism, it has been thought well to allude to him thus.—*Kenning's Cyclopaedia of Freemasonry.*

A VETERAN AND FREEMASON.

Col. James Poyntz, an old and much respected resident of Windsor, Nova Scotia, died at that place on Saturday, October 5th. Deceased received his first commission April 14, 1814, and was made captain December 28, 1828. He retired from the 30th Foot with honorary rank of lieutenant-colonel September 6, 1844. Colonel Poyntz had lived in Windsor many years and was highly esteemed by his many friends and acquaintances. He was a well-known and prominent Freemason. The deceased was about ninety-five years of age, and was undoubtedly one of the last of the Waterloo veterans.