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The reports from most of our existing lodges are of a very satisfactory character, and tend to show that the prospects of the current year are for a material increase.

The question of extending the Order in this jurisdiction by the means of a paid organizer is again agitating the minds of many members, and is likely to be brought before the Grand Lodge in some shape. Should such be the case, it will require most careful consideration, both from a financial and political standpoint. The former is one of easy determination but the latter is open for argument. In some Grand Lodges, there is an official know as Grand Lecturer, whose duties are to visit lodges, exemplify the work and deliver addresses on behalf of the Order. Such, I take it, would be the duties of the so-called organizer. For this purpose would be required a member who is thoroughly up in the history, objects and work of the order; one capable of delivering a lecture or going into a lodge and conferring the various ranks and fully exemplifying the secret work. Have we such a member? If so, can he be secured to undertake the duties? Can Grand Lodge afford to pay the expenses? These and other questions of a kindred nature will have to be fully considered before a decision can be arrived at.

## NEW LODGES

During the past year two lodges have been instituted, viz:—Petrolia, No. 17, at Petrolia, January 27th, 1891.

Damon, No. 6, at Toronto, March, 19th, 1891.

## DEFUNCT LODGES.

I regret to have to report, that Oshawa Lodge No. 26, and Inglewood Lodge, No. 29 have surrendered their charters. In both cases it was caused by decrease of members through removal from their respective towns and inability to retrieve the losses thus sustained.

In this connection I desire to suggest that before a dispensation is granted for the institution of a lodge there should be a reasonable prospect of a continued increase. In the above there was such a prospect but in most of our defunct lodges the charter list almost absorbed all the available material of the district and the natural sequence was an early dissolution.

## ENDOWMENT RANK.

This branch of our Order is one that has not received the attention and consideration which its importance demands. The tendancy of all societies at the present time is towards insurance and it should not be forgotten or overlooked that we have one of the best, safest and most reliable forms of insurance of any organization in existence. If, in the institution of lodges, this feature was advocated and set in operation there would be less failures, for the members would then have a more direct interest in their lodge. As it is but little,