

THE S. C. SECRETARY'S REPORT.

WOODSTOCK, MARCH 12TH, 1895. SIRS AND BRETHREN:

I have the honour to submit for your consideration and approval my fourteenth annual report and financial statement, together with tables and statistics compiled from returns of the various lodges, showing the numerical and financial standing of each branch, general cash statement, balance sheets of the Supreme Lodge, Beneficiary, Funeral and Guarantee Departments, to December 31, 1895, which have been duly audited and distributed to members of this Supreme Body.

GENERAL CASH STATEMENT. Receipts. Subordinate Lodges, Funeral Department, Guarantee Department, Beneficiary Department, Bank Interest. Expenditure. Supreme Grand Lodge, Funeral Department, Beneficiary Department, Guarantee Department, Balance.

STATE OF THE ORDER.

1. The number of Lodges instituted during the year is 19. Tyne Lodge, Kingston, has been amalgamated with Leicester Lodge. There are 198 Lodges in the Dominion, 5 in South Africa, total number of Lodges, 203; 2,002 members were initiated during the year, which is very satisfactory, considering the continued depression. 2. The number of members in good standing at the close of the year, 11,128; there are 7,167 members clear on the books; owing less than 3 months, 1,829; owing from 3 to 6 months, 2,132; 6 to 12 months, 1,090; honorary members, 226; present members (exclusive of members over 12 months in arrears), 12,546; of this number 4,713 are in the White Rose degree.

3. The financial standing of our Lodges, notwithstanding the hard times, is very satisfactory. Total cash received by Subordinate Lodge Secretaries, \$78,907.26 amount paid sick benefits, \$21,983.38; for surgeons' fees, \$14,086.43; cash in Treasurers' hands, \$3,494. Total cash to the credit of the Subordinate Lodges after meeting all liabilities is \$50,042.90, an increase over last year of \$5,364.04; exclusive of the W. R. D. Funds, which amount to \$7,287.63.

4. With a view of assisting the discussion on the proposal to establish District Grand Lodges, I submit the following statistics of the several districts throughout the Dominion:— BRITISH COLUMBIA.

5. In this District there are 6 Lodges in good working order, situated at Vancouver, Victoria, New Westminster, Chilliwack. The number of members in this district is 332. Cash to credit of the Lodges, \$1,405.80; W. R. D. Funds \$345.64.

6. This District embraces Alberta, Saskatchewan, and Assiniboia, and includes Calgary, Regina, Mossomin, Innisfall and Qu'Appelle, 5 Lodges. The two latter are not in good working order. Number of members 245; cash to the credit of the Lodges, \$247.29; with \$50.45 in the W. R. D. Funds.

7. This District includes Winnipeg, Selkirk, Brandon, Morden, Carman, Virden, Rathwell, Alexander, 11 Lodges; the Lodge at Virden is not in a flourishing condition. Number of members 447; total cash to the credit of the Lodges \$516.75, with \$125.10 to the credit of the W. R. D. Fund.

8. There are 35 Lodges in good working order with a membership of 3,514; cash to credit of Lodges \$20,642.75, with \$2,683.79 to the credit of W. R. D. Fund. This does not include Toronto Junction, Eglington, or Little York.

9. In this District there are 70 Lodges in good working order, with 3,759 members. Cash to credit of Lodges, \$13,201.04, with \$1,402.63 to credit of W. R. D. Fund.

10. In this District there are 48 Lodges in good working order, with 2,578 members, and \$10,083.24 cash credit, \$1,338.37 to credit of W. R. D. Fund.

11. In Montreal there are 8 Lodges with a membership of 800 and a cash credit of \$2,320.45; 1,010.68 W. R. D. Fund.

PROVINCE OF QUEBEC.

12. In this District there are 10 Lodges, embracing Quebec City, Capelton, Lachine, Hull, New Rockland, Sherbrooke, Richmond and Lennoxville. There are 254 members in good standing, with a cash credit of \$1,143.33, and \$257.82 to credit of W. R. D. Fund.

MARITIME PROVINCES. 13. Including New Brunswick, Nova Scotia, and Prince Edward Island. There are 8 Lodges in this District, situated at Halifax, Charlottetown, New Glasgow, Fredericton, St. John, Moncton, Westville, Stanley. There are 249 members in good standing, with a cash credit of \$482.29, and \$73.15 W. R. D. Fund.

AUSTRALIA. 14. Though we have no actual returns from Australia, I have every reason to believe that the first Lodge in this colony will be instituted before the close of this Supreme meeting. Bro. H. J. Boswell, P.S.G.V.P., has secured the first application for a charter with a list of 50 members. The name of the Lodge is Southern Cross. Bro. Boswell says that inside of one year he will have 10 or 20 Lodges instituted.

15. Though the year just closed has been very trying to the mass of our members owing to the continued stringency in monetary matters, including a general depression all over, still I submit we have every reason to be gratified that we have not only held our own, but advanced upon our last year's records.

GENERAL BALANCE SHEET.

1. The receipts from Capitation Tax, \$4,384.36, shows an increase of \$444.66 over last year. Cash sales for the year \$3,017.69, an increase of \$502.22 over last year. The total receipts for the year shows an increase \$946.88 over last year.

2. The expenditure of Supreme Lodge must be divided in two classes: 1st, Management; 2nd General and Incidental Expenditures. The greater portion of Management Expenses consists of salaries of officers, and is fixed by by-law or resolution of Supreme Lodge. The General and Incidental Expenditures consists of expenses incurred through the extension of the Order, and will increase or decrease as the requirements and conditions of the Society demand.

3. Under the head of General and Incidental Expenditure, we have the expenses of the Grand Lodge in the City of Toronto, \$210.00; General Purpose Committee, \$80; opening of new Lodges, \$202.50; official visits, \$207.65. \$119.50 of this amount was expended in an official visit by two Supreme officers to Montreal for the purpose of investigating matters affecting the financial interests of the Lodge in that city. Executive meetings, \$339.05; District Deputy expenses, \$637.72. This shows an excess of \$345.87 over last year, but the amount has been well spent, taking all circumstances into consideration. Printing sundry expenses, etc., are set forth in detail, amounting to \$162.50. Sundry items, including rent, telephone, premium on officers, bonds, legal expenses, etc., amount to \$222.30; advertising, \$255.07; Legal expenses, \$16.50. Printing Grand Lodge officers, reports for Supreme Lodge meeting, \$183.30; annual Reports, 1894, as per contract, \$261.38; Past Supreme officers' jewels, \$75; expenses of Revision Committee, \$161.20. Total expenditure under this heading is \$3,045.55.

4. Special expenditure caused by the visit of the Supreme officers to the Maritime Provinces, \$434, has already shown satisfactory results.

5. Management Expenses. There is an increase of \$187.10 in the Secretary's office for extra assistance, necessitated through the great accumulation of clerical work. Supreme Secretary's salary, \$1,000; assistants, \$623.10; Supreme Treasurer's salary, \$150; Auditor's, \$50; Postage Secretary's office, \$408.21; Treasurer's \$52.30; P.S.G.P., \$17.42; Discounts and Drafts, \$17.45; Express charges, \$96.40; Telegrams, \$13.25. Total \$2,429.13. Of this amount the Beneficiary Board paid \$290.50, reducing the management expenses of Supreme Lodge to \$2,129.63, including salaries, postage, and express charges. I submit that this is the most economical by managed society in the Dominion. Expenditure for year, General and Incidental, \$3,045.55; Management, \$2,429.13. Total \$5,474.68; leaving a balance to credit of Supreme Grand Lodge, after paying all accounts, of \$101.05. This is gratifying, after the heavy expenditure caused through the purchases of new rituals for all departments, and the revision of the new constitution.

The purchase of supplies amounted during the year to \$3,228.26, an increase of \$1,789.99 over last year; \$3,017.69 was received from sales, leaving a balance of stock on hand after providing for a reasonable depreciation of \$2,768.05, an increase in favour of Supreme Grand Lodge over last year of \$1,090.31.

Beneficiary Department.

FROM THE SUPREME SECRETARY'S REPORT.

The importance of the Beneficiary Department cannot be over estimated. The main question to be solved is, What are the lowest possible rates that can be adopted, with a view of giving the best security and creating the greatest confidence (consistent with stability and safety), for the future of this branch of our society work?

It is generally admitted that our present system of collecting assessments is not only expensive in the management part of the work but unsatisfactory, inasmuch as members cannot tell how many claims they may be called upon to pay. It certainly will be in the interest of the members to know what their liabilities are likely to be, and distribute them proportionately over the year.

The scale as laid down in the present Constitution, 18 to 30, on page 75, is out of proportion. There are 671 members in this class, and while this may be satisfactory as showing that the largest number in any one section is under 30 years of age, still it is inconsistent for ages with the balance of the scale. The scale, as proposed in the revised Constitution (if the rates can be agreed upon), would certainly be the best to adopt for the benefit of this Department.

Two years ago I called the attention of Supreme Lodge to the necessity of creating a rest or reserve fund. The Committee on General Purposes recommended that this matter be laid over pending the consideration of the new Constitution. Last year the same question was tabled under the plea that it was desirable to procure proper actuarial estimates and figures. This has been completed, and is submitted to you in the revised edition.

Number of applications in Class A during the year, 334, of which 17 were rejected, 312 accepted, representing \$312,000. This shows an increase of 33 over last year. In Class B there were 86 applications, of which three were rejected, 83 accepted, representing \$83,000, an increase of four over last year. * Two applications in Class A and B were rejected. Total rejections, 22; total membership in Class A, \$1,000 certificates, 2,360, representing \$2,360,000; \$500 certificates, 30, representing \$15,000. Average age of members in class A is 36 years; average age in Class B, 39.

Twenty-one members died during the year, 4 of whom were in Class B. 16 assessments were made on the members, realizing sufficient to pay the 21 death claims, leaving a balance of \$3,000 for the surplus fund. The death rate this year is higher than last year, being about 8.78 per thousand; from constitutional causes about 4.14; from accidents, 2.09; from consumption, 1.25; from local diseases, 1.25. The total average age of diseased members for the year, 44 1-2 years; average duration of membership, 4.6 years.

The Management Expenses of the Department is divided into two classes. First office expenses, and amounts to \$540.75, made up as follows: 10 per cent. paid to Supreme Grand Lodge, \$290.50; commission to subordinate lodge secretaries, \$105.55; auditors, \$50; stationary and books, 39.25; legal advice, \$27. Second, cost of assessments and postage, \$262.65; assessment cards, \$290.65; medical examinations, \$101; Government registration, \$25.

I desire again to call the attention of this Supreme Body to the necessity of a reserve fund. The surplus fund at the close of the year amounted to over \$6,000. This cannot be understood to be a reserve fund, as it is at the disposal of the Beneficiary Board, and can be voted by resolution to pay claims in lieu of making assessments. This certainly is not in the interest of the department. A reserve fund must be established and protected.

The admission of Honorary Members into the Beneficiary Department is of considerable importance, and the question as to whether they should pay some annual fee towards the management expenses ought not to be overlooked.

Too much importance cannot be attached to the necessity of more rigid examination of candidates for this department. A step in this direction is taken by the proposal in the revised constitution that all candidates must pass a urinary examination; this should be adopted without hesitation. The Beneficiary Department has been a blessing to many families; the amount paid in death claims during the eight years of its existence is \$63,814.44.

AIMS OBJECTS, AND BENEFITS

OF THE SONS OF ENGLAND

BENEVOLENT SOCIETY.

Organized in Toronto, December 12th, 1874.

To Englishmen and Sons of Englishmen:

The mission of the Society is to bring into organized union all true and worthy Englishmen; to maintain their national institutions and liberties and the integrity of the British Empire; to foster and keep alive the loving memory of Old England, our native and Mother land; to elevate the lives of its members in the practice of mutual aid and true charity—caring for each other in sickness and adversity and following a deceased brother with fraternal care and sympathies, when death comes, to earth's resting place.

Great Financial Benefits, viz.: Sick pay, Doctor's attendance and medicine and Funeral Allowance are accorded. Healthy men between the ages of 18 and 60 years are received into membership. Honorary members are also admitted. Roman Catholic Englishmen are not eligible.

Reverence for and adherence to the teachings of the Holy Bible is insisted on.

Party politics are not allowed to be discussed in the lodge room. The Society is secret in its proceedings to enable members to protect each other and prevent imposition—for which purpose an initiation Ritual is provided, imposing obligations of fidelity to the principles of the Society on all who join it.

The Society is making rapid growth and has lodges extending over Canada from the Atlantic to the Pacific shores, having a membership upwards of 12,000 at present, the ratio of increase being far greater as the Society's influence and usefulness is better known. Lodges have been started South Africa

and will soon probably be started in England, etc.

The Beneficiary (Insurance) Department is providing insurance to the members for \$1,000 or \$2,000 as desired, at the minimum cost, unsurpassed by any other fraternal society in Canada, and is conducted on the assessment system. The assessments are graded. A total disability allowance is also covered by the certificates in class "A." There are no disability claims in class "B." No Englishmen need join other organizations when the inducements of this Department are considered.

Englishmen forming and composing new lodges derive exceptional advantages in the initiation fees, and 12 young men can start a lodge.

In our lodge rooms social distinctions are laid aside and we meet on the common level of national brotherhood, in patriotic association for united counsel and effort in maintaining the great principles of our beloved Society. As such we can appeal to the sympathetic support of all true Englishmen—asking them to cast in their lot with us, thereby swelling the grand roll of those bound together in fraternal sympathies and in devotion to England and the grand cause of British freedom.

Any further information will be cheerfully given by the undersigned.

JOHN W. CARTER, Grand Secretary.

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POST OFFICE, OTTAWA APRIL, 1895.

Arrival and Departure of Mails.

Table with columns: CLOSE, A.M., P.M., P.M., MAILS, DUE, A.M., P.M., P.M. Lists various mail routes and times to destinations like Toronto, Hamilton, London, Peterboro, etc.

MARITIME PROVINCES.

Table listing mail routes and times for Maritime Provinces, including Nova Scotia, P.E.I., N. Brunswick, etc.

UNITED STATES.

Table listing mail routes and times for United States, including Ogdensburg, Potsdam, Watertown, etc.

BRITISH MAILS.

Table listing British mail schedules: 1 45 Monday, 1th, 8th, 15th, 22nd, 29th. Via New York. 1 45 Tuesday, 2nd, 9th, 16th, 23rd, 30th. Via New York.

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