

20th May, 1875, a pimple arose, which in eleven months matured into a cancer of which he died on the 9th of June, 1876; just fifteen months and nine days after passing the doctor. Now, I fail to see the error complained of by Bro. Gill, who tries to blame all concerned. I question very much if Bro. Gill has as good a medical certificate among the few applications he has got, towards the new company he is trying to inaugurate. Hence his apparent vigilance.

As to those other "interested writers," who ask a question one day and answer it the next, I have little or nothing to do; but for their information and others who may wish for a little more light on Insurance as to Stock *versus* Mutuals, I will give an extract from *Chambers' Journal*. It says: "In one instance under our immediate notice, £10,000 sterling of paid up capital, now stands, after seventeen years business, at the value of £70,000 sterling in the stock market, being 600 per cent. of premium. What is it that has so much increased its value? Only those "surplusages" of payments by the public, which in a Mutual office would come back to assured." And so far as I can judge, even those Masonic Mutual Benefit Associations must come in the way, or why so much writing of them.

To show you and the Craft in general what a hold they have got of the Masonic fraternity in the United States, when up to the 31st December, 1875, there were 156 Benefit Associations, who have paid in benefits \$4,565,490.00; some of them eight years working. I will quote to you from four of their annual reports what they have done:

1st. The Indiana Masonic Mutual Association at Indianapolis, has 5116 members, divided into four classes. Carrying the assurance of \$23,000,000. Pays over \$4,000 at each death. Has paid in four years, \$489,890.00.

2nd. The Illinois Masonic Association. Office at Princeton. Date of last report, 19th May, 1876. Had 4,872 members, divided into four classes. Paid last year on 33 deaths, \$138,218.65. Total paid in four years, \$321,677.50; and holds \$38,254.25 as a reserve fund.

3rd. The Elmira Masonic Association, in the State of New York. 3,580 members. Pays \$2,000 at each death. Last year had 37 deaths. Paid to their heirs, \$74,000.00, \$32,000 of which was paid out of their reserve fund, and costing to the members but \$21 each. Is eight years in existence.

4th. The London Masonic Mutual Benefit Association, with an average of 2,000 members. Paid in 4½ years \$125,153.00, in deaths, and disabilities; and has \$13,700.00 towards the reserve fund. The object of said reserve fund is to keep down the death rate, when it becomes above an *average ratio*.

Now the aforesaid four Associations are but an example of what the rest and kindred Associations are destined to do. Their mission being, "to relieve Grand and local Lodges, and to grant that relief to the families of deceased brothers when most needed."

In conclusion. The Board have sent out a special agent to visit the members in reference to the enlargement of the Reserve Fund, as pointed out in the circular of the 15th of May, 1876, and noted by THE CRAFTSMAN, and to which the attention of the members is directed, in order to place the Association on a reliable basis.

Hoping these communications will aid in this desirable object, and thanking you for your attention,

I am, yours truly,

H. A. BAXTER,

Secretary.

AN ENCYCLICAL.

THE *Chaine d'Union* for July gives us a portion of an Encyclical taken from the *Univers*, of July 24th, which, as Bro. Hubert truly observes, will probably awaken the religious struggle in Brazil, and render it more bitter than ever.

"L'Univers," Monday, July 24th, 1876. Rome.—To our Venerable brethren the Bishops of Brazil, Pio IX. Pope: "You know, Venerable brethren, the troubles which have arisen in Brazil in these "latter days" by the act of those who, being affiliated to the Masonic sect, have insinuated themselves into the brotherhoods of pious Christians and who, especially in the dioceses of Olinda and of Belem de Para, have brought about a grave conflict, have been for our soul the subject of the most bitter sorrow, for we could not without grief realize how widely the plague of this pernicious sect has spread abroad by the corruption of those fraternities, so much so that the associations which have been formed to develop among the faithful a sincere spirit of faith and purity were reduced to a condition most miserable in consequence of the mournful harvest of discord, of which they were only the germs."