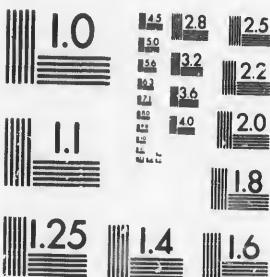
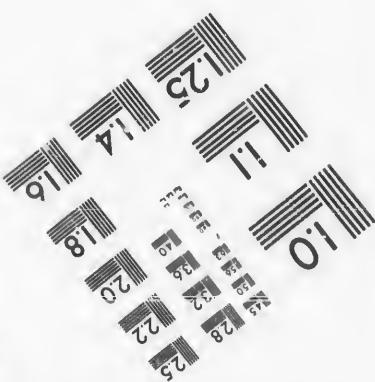
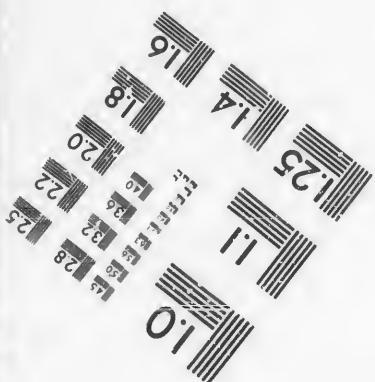


## IMAGE EVALUATION TEST TARGET (MT-3)



6"



Photographic  
Sciences  
Corporation

23 WEST MAIN STREET  
WEBSTER, N.Y. 14580  
(716) 872-4503

!0  
FEEEEE  
128  
32  
36  
2.2  
2.0  
1.8  
1.6

## CIHM/ICMH Microfiche Series.

## CIHM/ICMH Collection de microfiches.



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1986

Technical and Bibliographic Notes/Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

- Coloured covers/  
Couverture de couleur
- Covers damaged/  
Couverture endommagée
- Covers restored and/or laminated/  
Couverture restaurée et/ou pelliculée
- Cover title missing/  
Le titre de couverture manque
- Coloured maps/  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black)/  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations/  
Planches et/ou illustrations en couleur
- Bound with other material/  
Relié avec d'autres documents
- Tight binding may cause shadows or distortion  
along interior margin/  
L'arre liure serrée peut causer de l'ombre ou de la  
distortion le long de la marge intérieure
- Blank leaves added during restoration may  
appear within the text. Whenever possible, these  
have been omitted from filming/  
Il se peut que certaines pages blanches ajoutées  
lors d'une restauration apparaissent dans le texte,  
mais, lorsque cela était possible, ces pages n'ont  
pas été filmées.
- Additional comments:/  
Commentaires supplémentaires:

L'Institut a microfilmé le meilleur exemplaire  
qu'il lui a été possible de se procurer. Les détails  
de cet exemplaire qui sont peut-être uniques du  
point de vue bibliographique, qui peuvent modifier  
une image reproduite, ou qui peuvent exiger une  
modification dans la méthode normale de filmage  
sont indiqués ci-dessous.

- Coloured pages/  
Pages de couleur
- Pages damaged/  
Pages endommagées
- Pages restored and/or laminated/  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached/  
Pages détachées
- Showthrough/  
Transparence
- Quality of print varies/  
Qualité inégale de l'impression
- Includes supplementary material/  
Comprend du matériel supplémentaire
- Only edition available/  
Seule édition disponible
- Pages wholly or partially obscured by errata  
slips, tissues, etc., have been refilmed to  
ensure the best possible image/  
Les pages totalement ou partiellement  
obscures par un feuillet d'errata, une pelure,  
etc., ont été filmées à nouveau de façon à  
obtenir la meilleure image possible.

This item is filmed at the reduction ratio checked below/  
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	14X	18X	22X	26X	30X
		J			

12X      16X      20X      24X      28X      32X

re  
détails  
es du  
modifie  
er une  
filmage

The copy filmed here has been reproduced thanks  
to the generosity of:

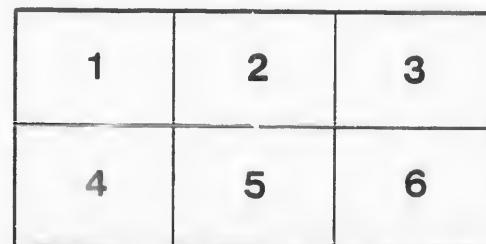
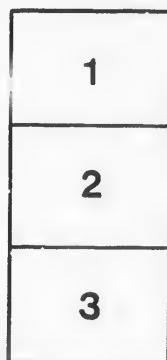
D. B. Weldon Library  
University of Western Ontario  
(Regional History Room)

The images appearing here are the best quality  
possible considering the condition and legibility  
of the original copy and in keeping with the  
filming contract specifications.

Original copies in printed paper covers are filmed  
beginning with the front cover and ending on  
the last page with a printed or illustrated impression,  
or the back cover when appropriate. All  
other original copies are filmed beginning on the  
first page with a printed or illustrated impres-  
sion, and ending on the last page with a printed  
or illustrated impression.

The last recorded frame on each microfiche  
shall contain the symbol → (meaning "CON-  
TINUED"), or the symbol ▽ (meaning "END"),  
whichever applies.

Maps, plates, charts, etc., may be filmed at  
different reduction ratios. Those too large to be  
entirely included in one exposure are filmed  
beginning in the upper left hand corner, left to  
right and top to bottom, as many frames as  
required. The following diagrams illustrate the  
method:



L'exemplaire filmé fut reproduit grâce à la  
générosité de:

D. B. Weldon Library  
University of Western Ontario  
(Regional History Room)

Les images suivantes ont été reproduites avec le  
plus grand soin, compte tenu de la condition et  
de la netteté de l'exemplaire filmé, et en  
conformité avec les conditions du contrat de  
filmage.

Les exemplaires originaux dont la couverture en  
papier est imprimée sont filmés en commençant  
par le premier plat et en terminant soit par la  
dernière page qui comporte une empreinte  
d'impression ou d'illustration, soit par la second  
plat, selon le cas. Tous les autres exemplaires  
originaux sont filmés en commençant par la  
première page qui comporte une empreinte  
d'impression ou d'illustration et en terminant par  
la dernière page qui comporte une telle  
empreinte.

Un des symboles suivants apparaîtra sur la  
dernière image de chaque microfiche, selon la  
cas: la symbole → signifie "A SUIVRE", la  
symbole ▽ signifie "FIN".

Las cartas, planchas, tableaux, etc., peuvent être  
filmés à des taux de réduction différents.  
Lorsque le document est trop grand pour être  
reproduit en un seul cliché, il est filmé à partir  
de l'angle supérieur gauche, de gauche à droite,  
et de haut en bas, en prenant le nombre  
d'images nécessaire. Los diagrammes suivants  
illustrent la méthode.

errata  
to  
  
pelure.  
n à

32X

## LONDON MASONIC

# Mutual Benefit Association



HEAD OFFICE—ROOM D, MASONIC TEMPLE.

RICHMOND STREET, LONDON, ONT.

ORGANIZED MAY 27, 1870.

INCORPORATED MARCH 21, 1874.

REVISED OCTOBER 14, 1885.

REVISED FEBRUARY 8, 1888.

RESERVE FUND, CLASS A, \$65,000  
AND INCREASING.

TOTAL AMOUNT PAID TO HEIRS OF DECEASED BROS., \$484,500.00

### BOARD OF MANAGEMENT.

V. W. BRO. R. LEWIS - - - - - PRESIDENT  
V. W. BRO. M. D. DAWSON - - - - - VICE-PRESIDENT

### DIRECTORS,

R. W. BRO.	J. S. DEWAR	St. John's, 209a
"	C. N. SPENCER	Corinthian, 330
"	D. W. VARY	St. George's 42 (Strathroy)
"	WM. SKINNER	St. George's, 42
V. W.	THOS. BROCK	Kilwinning, 64
"	J. D. SHARMAN	St. John's, 20

### AUDITORS.

W. BRO. JOHN OVERELL	Kilwinning, 64
BRO. D. C. HANNAH	St. John's, 20

W. BRO. J. H. FLOCK	Kilwinning, 64, Solicitor
---------------------	---------------------------

W. BRO. A. ELLIS, JR.	St. George's, 42, Sec-Treas.
-----------------------	------------------------------

BRO. E. C. DAVIES.	Special General Agent, Room 31 Club Chambers, Toronto
--------------------	--

BANKERS	Canadian Loan Society
BRO. DR. V. A. BROWN	Kilwinning, 64, Medical Director

# London · Masonic · Mutual · "B"

This Association, belonging exclusively to the Masonic fraternity, on a  
balance to the craft as cheap and reliable as can be met with. The system is  
a premium system, and the cheapness of the co-operative, while carefully avo-

## RESERVE FUND—CLASS A.

It has a Reserve of \$65,000, larger than any other mutual assessment association on this continent, in proportion to its membership, with a system of constant and permanent growth, calculated to make, in the near future, as full and adequate a guarantee as that obtained by the expensive system of the old line companies. It is raised by each member contributing 25 per cent. of his death claim assessment for 5 years.

## ASSESSMENTS—CLASS A.

It has the established actuary's scale of graded assessments according to age, thus giving perfect justice to the young man; while he receives an insurance at less cost than he can get elsewhere.

## PROFITS—CLASS A.

After five years, income from Reserve will be distributed every year as profits among the members, to the amount of about 20 per cent. of the cost of their insurance, and those profits constantly on the increase. Thus made cheap, equitable and reliable, shutting out the possibility of a collapse, according to the ordinary laws of business, the Association is enabled to give its members fixed and definite sums, with full assurance that when the inevitable does take place, their friends left behind will not fail to realize the provision which our brethren had fondly made on their behalf.

Certificates are issued for \$500, \$1,000 or \$1,500, the option of the applicant or applicants.

## Entrance Fee to accompany the Application.

\$ 500.....	\$ 3.00
1000.....	\$ 6.00
1500.....	\$ 8.00

Medical examination fee paid by the Association.

The following is the scale of assessment per \$1,000. Half the same for \$500, and one and a-half for \$1,500:

GRADE	AGE	AMOUNT OF RATE IN CLASS A.
A—	21 to 25.....	\$ .97
B—	26 to 30.....	1.08
C—	31 to 35.....	1.20
D—	36 to 40.....	1.32
E—	41 to 45.....	1.48
F—	46 to 50.....	1.71
G—	51 to 55.....	2.12

M  
T  
insu  
  
N  
BIRT  
22  
20  
33  
30  
41  
48  
51  
  
T  
only  
mor  
for.  
men  
mea  
E  
from  
arre  
befo  
  
M  
can  
  
T  
Law  
  
T  
it hi  
able  
  
F  
Davi  
Club  
  
Nov

# MUTUAL • "BENEFIT" • ASSOCIATION

Masonic fraternity, on account of recent changes, is enabled to offer an Insurance with. The system is superior, embodying all the safeguards of the level wise, while carefully avoiding their defects.

## CLASS B.

Certificates issued for \$1,000 or \$2,000.

### ENTRANCE FEE.

\$1,000.....	\$ 6.00
2,000.....	10.00

Medical examination paid for by the Association.

The following is the scale of assessments for each \$1,000 insurance in Class B.

AGE NEAREST BIRTHDAY.	Bi-MONTHLY RATES OF EACH \$1,000.	TOTAL YEARLY COST IN SIX PAYMENTS.
21 to 25	\$1.25	\$ 7.50
26 to 30	1.40	8.40
31 to 35	1.55	9.30
36 to 40	1.75	10.50
41 to 45	2.00	12.00
46 to 50	2.35	14.10
51 to 55	3.00	18.00

These assessments are to be made bi-monthly, and six only will be made in a year. They include 25 per cent. of mortuary assessment for Reserve Fund, and 10 per cent. for expenses. After payment by any member of assessments for ten years, his assessments will be reduced 25% by means of the revenue from the reserve fund in this class.

Eligible members of Class A., who wish to retire therefrom and join class B., will be required to pay up any arrears due the Association, and deliver up their Certificates before receiving one in class B.

Members of Class A, holding Certificates in Class A, cannot get more than \$1,000 insurance in Class B.

The Rules and Regulation of the Constitution and By-Laws now in force will govern each Class.

The Board of Directors trust that every member will see it his duty to interest himself in making known our admirable features and the good we are doing the craft.

For further information apply to a Local Agent, to E. C. Davies, Special General Agent for the Dominion, Room 31, Club Chambers, Toronto, or to

A. ELLIS, JR., SEC-TREAS.,

MASONIC TEMPLE, LONDON, ONT.

Nov. 1, 1888.

# • Provincial • Directors •



	NAMES.	MASONIC DISTRICT.	P. O. ADDRESS.
R. W	BRC. D. B. Burch	London	Lambeth
" "	G. J. Waugh	Huron	Stratford
" "	I. C. Hegler	Wilson	Ingersoll
" "	J. J. Mason	Hamilton	Hamilton
" "	Wm. Forbes	Niagara	Grimsby
M.	Daniel Spry	Toronto	Toronto
R.	John Kerr	St. Lawrence	Kingston
" "	A. McGinnis	St. Lawrence	Belleville
" "	W. Rea	Ottawa	Ottawa
M.	W. G. Scott	Manitoba	Winnipeg
R.	W. H. Millis	Wellington	Guelph
" "	Thos. McNab	St. Clair	Chatham
" "	Chas. King	Whitby	Whitby
" "	F. Marsey	Montreal	Montreal
" "	Amos Bowen	Quebec	Quebec
" "	D. Thomas	Sherbrook	Quebec
" "	W. F. Bunting	St. John	New Brunswick
" "	Wilson Higgs	Charlottetown	P. E. I.
" "	John P. Noyes	Waterloo, Eastern Tps.	Quebec
" "	W. Dalby	New Westminster	B. C.
" "	John V. Ellis	St. John	New Brunswick
" "	A. K. MacKinley	Halifax	Nova Scotia
" "	J. Creasor	Georgian	Owen Sound
" "	Judge I. Toms	Huron	Goderich
" "	J. A. McKay	Prince Edward	Odessa
" "	E. Peplow, jr.	Ontario	Port Hope
" "	H. C. Meyer	Huron	Wingham

Regd on 2  
 At Can. Post Off.  
 Exhibit Dec 14/1914  
 J. A. McKay

