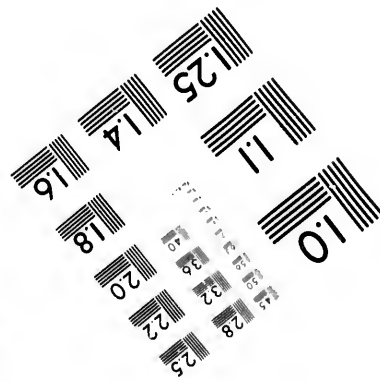
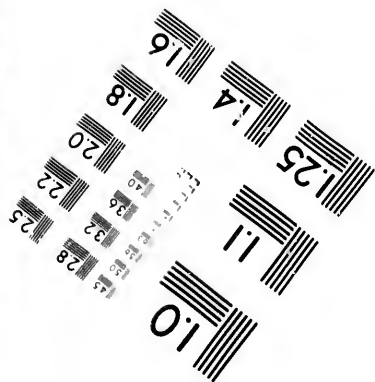
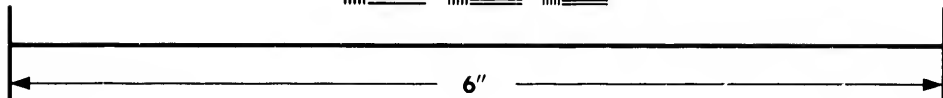
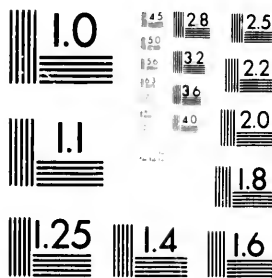


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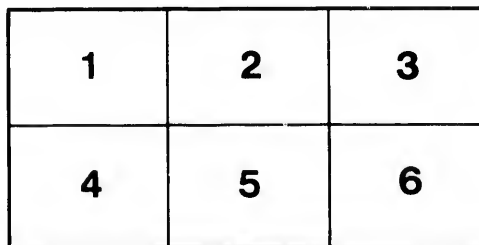
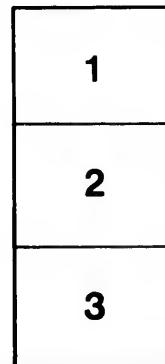
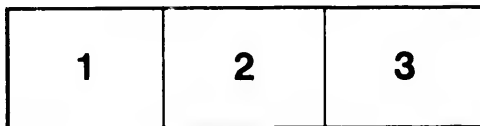
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LONDON
MASONIC MUTUAL

BENEFIT ASSOCIATION.

ESTABLISHED DECEMBER 27TH, 1870

President.

REV. BRO. G. M. INNES, M. A.,
Canon St. Paul's Cathedral, and Chaplain Tuscan Lodge, London.

Vice-President.

R. W. BRO. F. WESTLAKE, P. D. G. M.

Executive Committee.

W. BRO. M. D. DAWSON, St. John's Lodge, 20, G.R.C.
W. BRO. J. A. BALKWILL, St. George's Lodge, 42
V. W. BRO. R. LEWIS, Tuscan Lodge, 195, G.R.C.
BRO. J. BURNETT, St. John's Lodge, 209, (A) G.R.C.
W. BRO. T. WINNETT, St. John's Lodge, 20, G.R.C.
BRO. DR. C. A. SIPPY, Kilwinning Lodge, 64, G.R.C.

Secretary and Treasurer.

W. BRO. H. A. BAXTER.

General Traveling Agent.

BRO. M. L. ALDRICH.

Printed at the Herald Steam Printing Establishment, London.

1872

LONDON

MASONIC MUTUAL

BENEFIT ASSOCIATION

MEMBERSHIP LIST

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General Committee

W. H. ...
J. ...
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Secretary and Treasurer

W. ...

General Meeting Agent

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LONDON

MASONIC MUTUAL

BENEFIT ASSOCIATION.

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LONDON
MASONIC MUTUAL BENEFIT ASSOCIATION
FORM OF APPLICATION.

To the *Executive Committee of the London Masonic Mutual Benefit Association:*

I,
being desirous of becoming a member of your Association, and having complied with the requirements of your By-Laws, I herewith enclose my application properly filled out.

My age is _____ years: my occupation is _____; my Post Office is _____
I am a member in good standing of _____ Lodge, No. _____

Name.

Seal.

We certify that Bro. _____ is a member in good standing in his Lodge.

W. M.,

Secretary.

Provincial Directors.

- M. W. Bro. W. Mercer Wilson, G. M., Norfolk Lodge, No. 10, Simcoe.
- R. W. Bro. Chauncey Bennett, G. R., Walsingham Lodge, No. 174, Port Rowan.
- R. W. Bro. Daniel Spry, King Solomon, 22, Toronto.
- R. W. Bro. J. E. Harding, St. James', 78, St. Mary's.
- R. W. Bro. Isaac F. Toms, Maitland, 112, Goderich.
- R. W. Bro. John Tracey, Petrolia, 194, Petrolia.
- R. W. Bro. Otto Klotz, Alma, 72, Preston.
- R. W. Bro. Thomas Matheson, Tudor, 141, Mitchell.
- R. W. Bro. James Gibson, Great Western, 42, Windsor.
- W. Bro. Robert Stark, Oxford, 76, Woodstock.
- W. Bro. Dr. E. Allworth, St. George, 41, Kingsville.
- W. Bro. J. W. Luton, Cameron, 232, Wallacetown.
- W. Bro. J. C. Small, Beaver, 83, Strathroy.
- W. Bro. J. Easton, Central, 110, Prescott.
- W. Bro. Peter Lawson, Erie, 149, Port Dover.
- W. Bro. Dr. James B. Neff, Macnab, 169, Port Colborne.
- W. Bro. Ross Robertson, Northern Light, 98, Kincardine.
- W. Bro. J. Hargraves, Saugeen, 197, Walkerton.
- W. Bro. T. M. Nairn, Malahide, 140, Aylmer.
- W. Bro. W. D. McGlochlun, Albion, 80, London.
- W. Bro. R. Stephenson, Wellington, 46, Chatham.
- Bro. J. Milligan, Warren, 120, Fingal.

THE

London Masonic Mutual BENEFIT ASSOCIATION.

The advantages which Life Insurance confers are so well known to all who have considered the subject, that they need not be reiterated here. While the thousand and one companies which have sprung up all over the land are doing a good work, and have conferred a boon upon mankind, they are at the same time enriching themselves, and declaring enormous dividends at the expense of the insured. To enable them to do this, their annual premiums are placed at extravagant figures—so extravagant, indeed, as to confine the advantages to few, and put them beyond the reach of the masses.

The plan which it is here proposed to submit reaches all, and embraces all in its comprehensive scope, and must commend itself to any who will give it a moment's consideration, as being simple, feasible, secure and

cheap. It is purely mutual, and hence the *dividend* remains in the pockets of the members; and what may be denominated the *premium* is so spread over the whole year, and called for in such small sums, as scarcely to be felt or missed.

This plan is one which has been in successful operation for the last five years among the United States and Canada Railway Conductors, and the annual calls made have been comparatively trifling, considering their hazardous occupation. Since their organization, they have issued upwards of 4,000 policies, and out of this large number, during the whole five years, only 151 calls have been made, the majority of which were for injury.

The Express men also have an association based upon the same plan. During the year 1872, their membership numbered 3,020, out of which only nine deaths occurred.

How much less may the mortality not be expected to be where the risks are not so great?

Upon the death of any member of the organization, the Secretary shall issue a circular to each member, notifying him of such death, and calling for the sum of one dollar. This amount, when collected, shall remain as a reserve fund to meet the next call.

It is confidently believed that this scheme

will be found to work admirably at a trifling expense—at least it is worth the trial, and can be dropped at any moment if unsatisfactory, by a simple refusal to pay a call.

To render all who join this organization safe, the Secretary, Treasurer, and Traveling Agent, into whose hands all monies will be paid, have entered into bonds for sufficient sums to secure the Society, and the Executive Committee, who have been instrumental in the formation of this Association, will exercise a due supervision over them, and see that all their duties are faithfully and efficiently discharged.

All who desire to have their names enrolled as members of this Association, will fill up properly the application, which will be furnished them by the Secretary or Travelling Agent, including the required amount as per scale. See page 13.

The Secretary will also make an annual call for such sum as the Directors may deem necessary, but in no case to exceed one dollar.

As the number is positively limited to 2,500, and no more will be admitted under any circumstances, all who desire to participate in the certain advantages which this mutual benefit plan guarantees, will send their applications and remittances without

8
delay to the Secretary, H. A. Baxter, London, Ontario.

Rules and Regulations.

1.—The Society shall be known as the **LONDON MASONIC MUTUAL BENEFIT ASSOCIATION.**

2.—The officers of the Association shall consist of a President, Vice-President, Secretary and Treasurer, (the two latter offices to be filled by one person,) and an Executive Committee of six, which said officers, except the Secretary and Treasurer, shall be elected by ballot annually, at a meeting to be held for that purpose, on the 2nd Wednesday in each year, five of whom shall form a quorum. The Secretary and Treasurer to hold office during the pleasure of the Executive Committee, and to have three months' notice previous to his being dismissed from office, except in case of misdemeanor or neglect of duty, and to give a similar notice in case of his wishing to resign.

3.—It shall be the duty of the President to sign all necessary documents, to preside at all meetings of the officers of the Associa-

tion; or, in his absence, the Vice-President shall officiate *pro tem*.

4.—The Secretary and Treasurer shall receive all monies for the Association, and pay the same subject to the order of the Executive Committee. He shall keep a true record of all the business proceedings of the Association, and shall register the names of all the members in a book provided for that purpose, and make a correct quarterly report of all the receipts and expenditures, number of members, and condition of the Association, which shall be sent to each member annually. The fiscal year Association shall end on the 27th day of December in each year.

5.—It shall be the duty of the Traveling Agent to receive applications, grant receipts for the same, and make a correct return of the names, ages, and amount received from each, as often as practicable, but in no case to exceed one month.

6.—The Traveling Agent shall give security to the amount of \$1,000, and the Secretary and Treasurer to the amount of \$2,000 for the faithful performance of their duties.

7.—There shall be an Executive Committee, to consist of six members, to whom all applications for membership shall be referred, and if not approved of by them, the ad-

vance fee shall be refunded. No claim will be recognized unless accompanied by medical certificate, or some other satisfactory evidence of the death, or disability resulting from loss of sight, hand, arm, or leg, or from some severe spinal injury, and in the event of such disability, the member so injured shall be entitled to receive fifty cents from each member; but the heirs, or those named in the will on the back of the Policy, shall only receive the sum of fifty cents from each member at his death; and in case the brother shall die intestate, then the sum payable as aforesaid, shall be disposed of by the Executive Committee conjointly with the will of the Lodge, of which deceased was a member.

8.—It shall be the duty of the Provincial Directors to assist the officers and Executive Committee, in carrying out the business of the Association, to aid the Traveling Agent in securing membership in their respective localities, and to communicate with the Head office any irregularities that may come under their notice.

That in future, each district shall—from the Elected Officers of the Lodge in their district, nominate a Director to represent such district.

9.—It shall be the duty of the Executive Committee to examine the accounts quarterly

and to see that the business of the Association is honestly and properly conducted.

10.—Each member shall be entitled to a certificate of membership under the seal of the Association, which shall be attached by the President and Secretary, and signed by them. Duplicates will be supplied at 25c. each.

11.—An annual fee of not more than one dollar will be required of each member, payable at the call of the Secretary, on the 27th day of December in each year, for the purpose of defraying expenses.

12.—The Secretary shall, as soon as convenient, notify each member of the death or disability of any member or members as aforesaid, and require the amount of one dollar for each of such deaths from every member of the Association, or, in the event of such disability, as aforesaid, the sum of fifty cents.

13.—As soon as possible after all collections shall have been received by the Secretary, the amount collected shall be deposited in a Bank approved of by the officers of the Association, and shall not be drawn out without the signature of the President, or, in his absence, of the Vice-President and Secretary and Treasurer.

14.—That if any member omit to pay the sums mentioned in the 11th and 12th articles, or either of the said sums, for one month after the date of the circular requesting payment thereof, he shall cease to be a member of the Association, and his name shall be erased from the list of members; but such member may be re-admitted at any time during the ensuing month upon his paying such fees as he would have been liable to pay had he been a member, and also a fine of one dollar; but after the expiration of the time aforesaid, no person shall be re-admitted a member without the consent of the Executive Committee, and upon payment of such fine or sum as they may deem proper.

15.—The Association will not be responsible for money paid to any person except the Secretary and Treasurer or agent, who have entered into good and sufficient bonds for the due performance of their duties. Money can be sent by mail, (properly registered) to either of the above parties at the risk of the Association.

16.—That all members of the Association shall be affiliated Masons. Should any member be demitted from any Lodge, and not initiate again for twelve months, his name will be erased from membership in the Society, depriving him of benefits.

17.—The President and Vice-President

shall be ex-officio members of all committees.

18.—Two auditors shall be appointed annually.

The following shall be the scale of fees for admission:—

Years.			
From 21 to 30 inclusive			\$ 3 00
" 30 to 35	0		4 00
" 35 to 40	0		5 00
" 40 to 45	0		7 00
" 45 to 50	0		10 00
" 50 to 60	0		20 00

Above the age of 60 years no applicant will be admitted.

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**ANNUAL STATEMENT OF THE LONDON MASONIC
MUTUAL BENEFIT ASSOCIATION.**

RECEIPTS.

Amount received on 1139 Applications..	\$2239	00
do do for 4 do		
over age, as per sliding scale.	80	00
Amount received on No. 1 call.	\$409	00
do do	2	} 888 00
do do	8	
do do on acc't	4 do..	681 00
do do	5 do..	815 00
		<hr/>
	2249	00
Interest received on Deposits...		82 37
		<hr/>
	\$4594	37

EXPENDITURE.

Commission paid M.L. Aldrich, Travelling Agent.....	\$588	25
Commission paid Wm. Phillips	12	00
do do J.M. Dean..	10	50
do do B. Lewis....	6	50
		<hr/>
Expenses, &c.—Postages.....	\$77	77
Postal Cards...	24	25
Books & Stat'y.	85	94
Printing.....	115	75
R.R.Fares V.P.	15	00
Salary paid Sec. to Dec. 27, '72	160	00
		<hr/>
	478	71
Paid Policy of Bro. Hutton....	\$480	00
do do T.R. Westcott	466	00
do do N. Watson..	466	00
do do T. Storey....	736	00
		<hr/>
	2098	00
Cash on hand—Balance...		1400 41
		<hr/>
	\$4594	37

ASSETS.

Dec. 27, Cash in Molson's Bank	\$1438 62	
do due by Treasurer	28 75	
		<u>\$1457 37</u>

LIABILITIES.

Cash balance as above	\$1400 41	
Bal. due M.L.Aldrich, 27 Dec.	27 25	
Bal. on Salary due Secretary, 27 December	29 71	
		<u>\$1457 37</u>

Audited and found correct,

E.A.BAXTER, Sec.	A. G. SMYTH,	} Auditors.
	J. STALKER,	

London, Ont., 7th January, 1873.

MASONIC

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2249 00

82 37

4594 37

617 25

478 71

098 00

400 41

594 37

To Brother

.....
Lodge, No.

.....
P. O.,

Ontario.



