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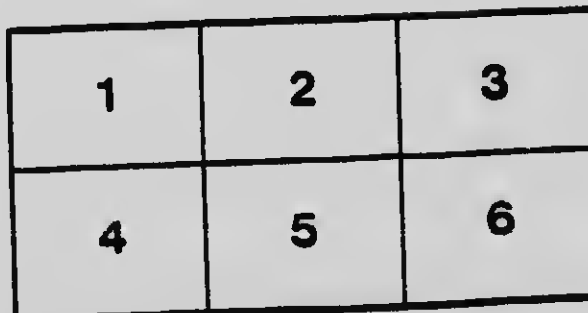
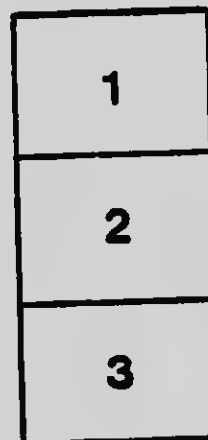
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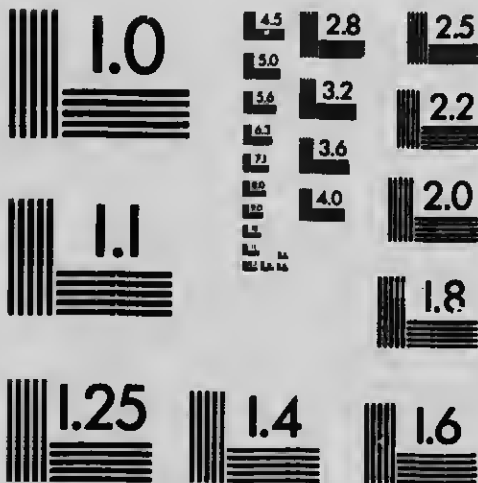
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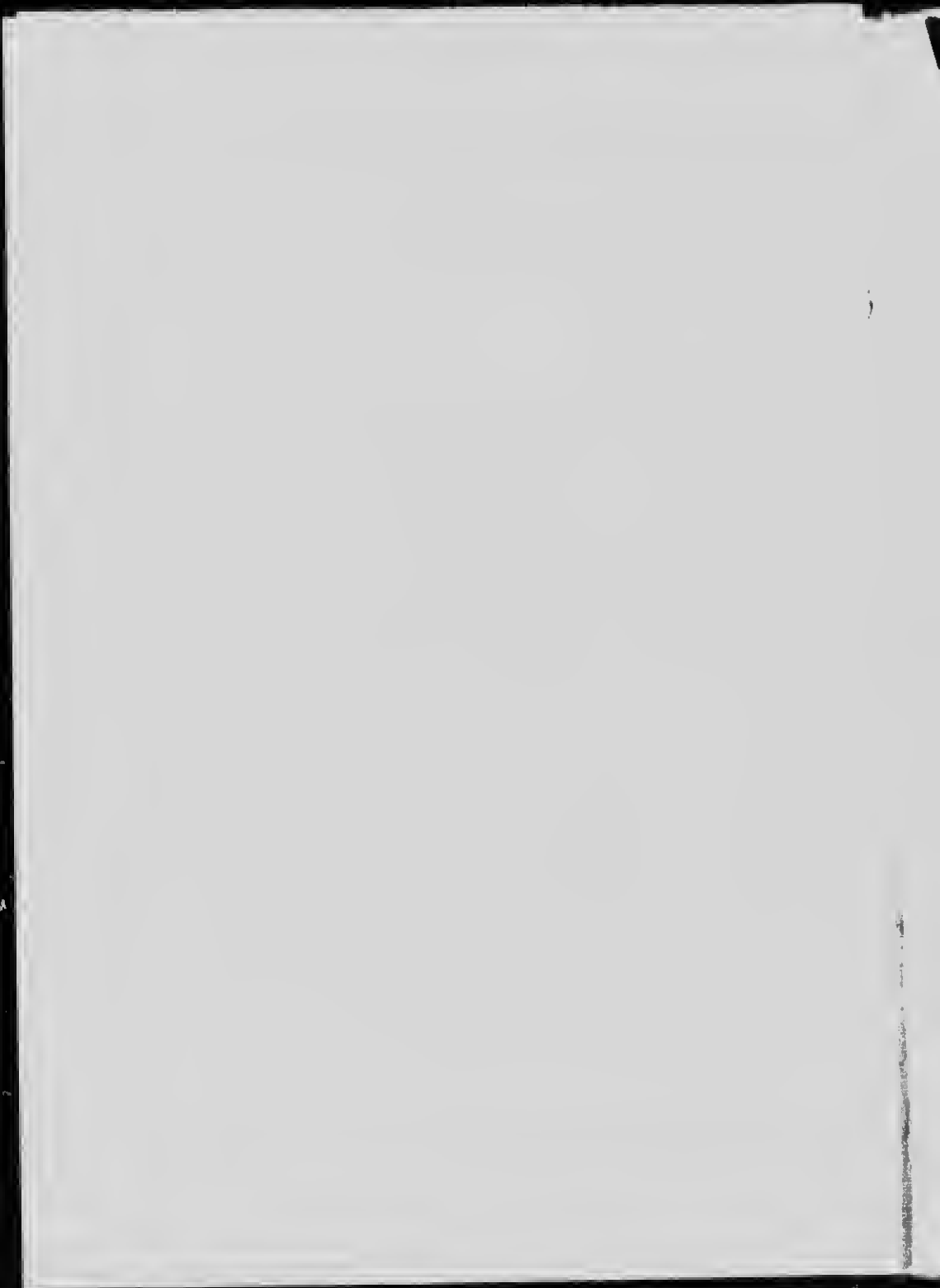
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CONSTITUTION
OF THE
GRAND AND SUBORDINATE
CAMPS

ASSESSMENT SYSTEM

SONS OF SCOTLAND
Benevolent Association

CONSTITUTION
OF THE
**GRAND AND SUBORDINATE
CAMPS**

Grand Camp Organized June 27th, 1876

INCORPORATED 1880



LEALTY, LOYALTY, LIBERALITY

TORONTO
Printed by the Grand Camp, 1915

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Constitution of the Grand Camp
OF THE
SONS OF SCOTLAND
Benevolent Association

Name.

SECTION 1. The Sons of Scotland Benevolent Association shall consist of the Grand Camp, Subordinate Camps and Juvenile Camps.

Objects.

SECTION 2. The objects shall be:—

(a) To unite Scotsmen, sons of Scotsmen, and their descendants, of good moral character and possessed of some known reputable means of support who are over eighteen years of age.

(b) To provide or establish a Beneficiary Fund from which, on satisfactory evidence of the death of an active member, a sum not exceeding two thousand dollars shall be paid as provided by the Constitution and Laws relative to the Beneficiary Fund.

(c) To provide a Sick Benefit Fund from which members shall be paid such sum or sums and upon such conditions as are provided by the Constitution and Laws relative to the Sick Benefit Fund.

(d) To provide an Annuity Fund from which, on satisfactory evidence of the death of a member of this class, or on his attaining his 70th year, the amount named in his certificate shall be paid as provided for by the Annuity Fund.

(e) To provide a Fund from which, on satisfactory proof of Total and Permanent Disability, the benefits as provided for in this branch shall be paid.

(f) To cultivate fond recollections of Scotland, and

of its history, literature and traditions, customs and amusements.

Powers of Grand Camp.

SECTION 3. (a) The Grand Camp is the fountain from which springs all true and legitimate authority over the Association, including the Grand, Subordinate and Juvenile Camps.

(b) It shall regulate and control all forms, ceremonies, written and unwritten work, change, alter or annul, and provide for the safe-keeping and uniform teaching and dissemination of the same.

(c) It shall provide and furnish all lecture-books, dispensations, charters, emblems, certificates, clearances, seals, regalia, etc., or order the same.

(d) It shall issue its own, the permanent and regular passwords, regulate the mode of using the same, and may establish the Association in any Province or District of Canada or other country where it does not exist.

(e) It shall provide a revenue for its support, by charter fees, *per capita* tax on active members of Subordinate Camps under its jurisdiction, and charges on supplies. It shall have the power to make assessments when in its judgment the same shall be necessary, by a two-thirds vote of the members present.

(f) It shall require an annual report from every Subordinate and Juvenile Camp under its jurisdiction and preserve the same.

(g) It shall hear and determine all appeals and grievances from Subordinate or Juvenile Camps, or members at large of the Association under its jurisdiction, when the same are brought before it in accordance with the laws of the Association.

(h) It shall supply a Constitution for the Grand Camp and for the Subordinate and Juvenile Camps, and shall have power to amend, or reject, any proposed alteration to the Constitution coming before it as hereinafter provided.

(i) The Grand, Subordinate and Juvenile Camps shall at all times be free from all political and theological discussion.

Time and Place of Assembly.

SECTION 4. (a) The Grand Camp shall assemble biennially on the Fourth Tuesday in June, at 9 o'clock a.m., at such place as shall have been selected by the vote of a majority of its members present at the next previous session, and adjourn its sittings from day to day until its business be completed.

(b) Should conditions of great importance or urgency arise, special meetings of Grand Camp may be called by the Executive Board; and shall be called by the Grand Executive Board upon written request of not fewer than one-fourth of the representatives for the time being to Grand Camp, and the Grand Secretary shall notify by letter each Subordinate Camp entitled to representation in this Grand Camp, also every officer and member of the Grand Camp, and also the object of the call.

SEC. 5. All regular and special meetings of Grand Camp shall be composed of its officers, the representatives from Subordinate Camps and all Past Grand Chiefs, provided they remain in good standing in their Subordinate Camps.

SEC. 6. This Grand Camp shall not have the power to create a Past Grand Chief. All Grand Chiefs who have served one full or the balance of an unexpired term, shall be Past Grand Chiefs by virtue of service, and the retiring Grand Chief shall occupy the chair of the Past Grand Chief until his successor is installed.

SEC. 7. Members of Grand Camp shall be entitled to hold proxies and vote at Grand Camp, provided that no member in any one Province shall be entitled to hold a proxy for a Subordinate Camp in any Province in which he is not a bona fide resident member, and provided further that no proxy shall be held for any Camp in Ontario or Quebec.

SEC. 8. Each Subordinate Camp shall be entitled to one Representative in this Grand Camp. When a Subordinate Camp has a membership of 100 it shall be entitled to an additional Representative for each additional 100 members or fraction thereof, and such additional Representative and his Alternate shall be elected at the next annual election after the Camp is entitled thereto. Provided, however, that in the Provinces other than Ontario, and in that part of the Province of Ontario called New Ontario, two or more Camps may combine and elect one or more Representatives on the basis of the above provision for representation, which Representative or Representatives shall be entitled to record the number of votes the Camps combining would have been entitled to had they sent Representatives separately.

SEC. 9. At the regular election of Representatives, the Subordinate Camps or combining Camps shall also elect Alternates for such Representatives, who shall be recognized as the Alternate Representatives in the event of the inability of the Representatives, or either of them, to attend the meeting of the Grand Camp, or in the event of the death or resignation of the Representatives, or either of them, unless the vacancy by death or resignation shall have been filled by said Subordinate Camp or combining Camps; provided that the Representatives and their Alternates shall not both be admitted during any regular or special meeting. Any vacancy in the office of Representative or Alternate may be filled by the Subordinate Camp or combining Camps. An Alternate Representative, before being admitted to the Grand Camp, shall present, together with the certificate of election, written evidence from the Secretary of the Camp or combining Camps, or from the Representative for whom he is elected Alternate, that the Representative is unable to attend the meeting of the Grand Camp. All Representatives and their Alternates shall be elected from the active members of the Subordinate Camps or combining

Camps, as provided in the Constitution of Subordinate Camps."

SEC. 10. A Representative cannot be admitted to this Grand Camp from any Subordinate Camp or combining Camps which are in arrears to the Grand Camp for annual dues, which have neglected to pay beneficiary or other assessments, make reports of membership, or are indebted to the Grand Camp.

SEC. 11. Each officer and member of the Grand Camp shall, at each session thereof attended by him, present to such Grand Camp, credentials from his Subordinate Camp showing good standing therein at the last regular meeting of the Camp prior to the session of the Grand Camp.

Quorum.

SECTION 12. Thirty members shall constitute a quorum. No session of the Grand Camp shall be open for general business unless a quorum be present, but a smaller number may act on the credentials of Representatives, and adjourn from time to time until a quorum be present.

SEC. 13. At the commencement of Grand Camp a Striking Committee of three shall be elected to name a committee of three on mileage and per diem; a committee of three on new business, and a committee of three on secret work to serve during the sitting of Grand Camp.

SEC. 14. No money grants shall be made after the first day of the biennial meeting unless upon notice during any session on said first day.

Mileage and Per Diem.

SECTION 15. This Grand Camp shall pay mileage to its members and Representatives from Subordinate Camps, who may be in attendance at its session, at the rate of three cents per mile each way, from the place of their residence, and *per diem* shall be paid to each member as the Grand Camp, while in session, may

direct. Provided, however, that in no case shall the representatives from any Subordinate Camp or combined Camps be entitled to receive in the aggregate for mileage and *per diem* a larger amount than such Subordinate Camp or combined Camps have paid during the preceding year by way of *per capita* tax.

Regalia.

SECTION 16. The regalia of the Grand and Subordinate Camps shall be such as prescribed by the Grand Camp, or adopted and approved from time to time, at the session of the Grand Camp. The Balmoral Bonnet shall be the regulation or standard Bonnet of the Grand Camp.

Officers and Elections.

SECTION 17. The officers of this Grand Camp shall be a Grand Chief, Past Grand Chief, Grand Chieftain, Grand Chaplain, Grand Medical Examiner, Grand Secretary, Grand Treasurer and Grand Pipe Major, and six members to be elected by Grand Camp, and who shall with the Grand Chief, Past Grand Chief, and Grand Chieftain, form an Executive Board, provided that no person shall be eligible to the office of Grand Chief who has not been a member of this Grand Camp for two years preceding his election. The surviving Junior Past Grand Chief shall act as Past Grand Chief.

SEC. 18. The Grand Chief shall appoint from the Representatives present at Grand Camp a Grand Marshal, Grand Standard Bearer, Grand Senior Guard, and Grand Junior Guard, who shall hold office during the session of Grand Camp only.

SEC. 19. At the biennial meeting of Grand Camp two properly qualified Auditors shall be elected, and each such Auditor shall be a qualified Accountant not holding nor having for at least two years prior to his becoming an Auditor held any other office or employment under the Association, and an Auditor need not be a member of the Association.

SEC. 20. When there is more than one candidate for the same office, a majority of all ballots cast shall be necessary to a choice. It shall require a majority of all votes cast to elect; and when there are more than two candidates for the same office, the one receiving the least number of votes on each ballot shall be dropped until an election is had.

SEC. 21. During the nomination and election of officers, no motion, except to take a recess, shall be entertained. No one but members of Grand Camp shall be permitted on the floor of Grand Camp during the time the election of officers is being held.

SEC. 22. The officers (except the Past Grand Chief) of the Grand Camp shall be elected for the term of two years, and until their successors shall be duly installed. The Past Grand Chief shall hold his office from the time of the election and installation of such officers until the election and installation of his successor in office.

SEC. 23. The election of officers of the Grand Camp shall be by written ballot.

SEC. 24. Any officer of the Grand Camp may be removed by the Executive Board for inability to perform the duties of his office, incompetency, inattention to the duties of his office, or conduct unbecoming his position as an officer of the Grand Camp. If any office becomes vacant by the death, resignation, removal, or otherwise, of any officer, the Executive Board shall appoint from the immediate Past Representatives to the Grand Camp a proper and suitable person to such office, to serve as such officer during the remainder of the term in which such appointment shall be made, and the person so appointed and serving shall be entitled to the full honors of the office.

DUTIES OF OFFICERS.

Grand Chief.

SECTION 25. The Grand Chief shall preside at all meetings of the Grand Camp and Grand Executive Board. He shall sign all cheques drawn in accordance

with the laws, and all documents and papers that require his signature to properly authenticate them. His decisions on all questions of law during a recess of the Grand Camp shall be reported to the Grand Executive Board for approval or rejection. The Grand Chief shall direct and supervise, where practicable, the work of the District Deputy Grand Chiefs, and he shall have power to suspend any District Deputy Grand Chief or any Subordinate Camp Officer for great neglect of duty, insubordination or improper conduct, subject to the approval of the Grand Executive Board.

Grand Chieftain.

SECTION 26. The Grand Chieftain shall preside in the absence of the Grand Chief, and in the case of the death, resignation, disqualification, refusal or neglect of the Grand Chief to discharge the duties of his office, he shall then perform all duties incumbent upon the Grand Chief until an election shall be held.

Grand Secretary.

SECTION 27. (1) The Grand Secretary shall keep a correct report of the proceedings of this Grand Camp. He shall read all communications, reports, petitions, etc. He shall affix the seal of this Grand Camp to all official documents, and under the direction of Grand Camp he shall prepare for publication a copy of the proceedings of Grand Camp within one month after the close of each meeting. He shall also make to this Grand Camp on the first day of each meeting a complete printed statement of the condition of this Association.

(2) He shall complete and arrange for publication, subject to the approval of the Executive Board, all amendments to the Constitution and Laws adopted by the Grand Camp.

(3) In the months of January and July of each year he shall furnish the semi-annual password, as prepared

by the Executive Board, to the several Chiefs of Subordinate Camps in good standing.

(4) He shall promptly perform all duties relating to the Mortuary, Sick and other Funds according to the provisions and requirements of the Constitution.

(5) He shall draw and countersign all cheques (which must also before payment be signed by the Grand Chief) for payment of beneficiaries and for payment of bills that have been approved by the Executive Board. He shall keep proper books of accounts and papers, which shall be supplied by and be the property of the Grand Camp.

(6) He shall conduct the correspondence of the Grand Camp.

(7) He shall keep a record of the name, number, date of institution, names of officers, and the location of all Subordinate Camps. He shall keep a full record of each member initiated into the Association, with date, place of birth, age, occupation, residence, and of the beneficiary or beneficiaries of such member as appears by his application; also a list of all members expelled or suspended.

(8) He shall have charge of the seal, books, papers, and the examination forms sent to him by the Grand Physician, and all private work belonging to the Grand Camp, except the books and papers of the Grand Treasurer.

(9) He shall deliver to the Grand Camp, or to his successor in office, all property, moneys, books and papers of the Grand Camp in his charge and possession at the expiration of his term of office, or when called upon to do so by the Executive Board.

(10) He shall keep a true and correct account between this Grand Camp and all Subordinate Camps. He shall present to the Grand Camp on the first day of meeting, a full and correct statement of the amount of money received and disbursed during each year and for what purposes.

(11) He shall receive all money due the Grand Camp

and shall deposit the same, weekly, to the credit of the Grand Camp, in a chartered Bank to be selected by the Executive Board, and shall send a statement monthly to the Grand Treasurer showing the amount deposited to the several funds.

(12) He shall issue to the several Camps, annually, circulars showing the receipts of and for, and expenditures from, the General Fund in detail, giving name of payee and dates of payment, and a correct statement of the Beneficiary and Sick Funds as appearing and as should appear by the books of his office.

(13) He shall act as Secretary for the Executive Board and shall perform such other duties as the Executive Board and the laws and usages of this Association may require, and may from time to time appoint and discharge such assistants as shall be provided to him by the Grand Camp, and he shall be responsible for the acts of such assistants in the transaction of the business of his office.

(14) Before entering upon the discharge of his duties as such Grand Secretary, he shall give a good and sufficient bond, from a responsible Canadian Guarantee Company, at the expense of the Grand Camp, for the faithful performance of his duties as such Grand Secretary, in the penal sum of not less than \$6,000, which bond must be approved by the Grand Camp, or during the interim of sessions, by, and deposited with, the Executive Board, and for his services he shall receive such sum as the Grand Camp may determine.

Grand Treasurer.

SECTION 28. (1) The Grand Treasurer shall perform all duties relating to the Mortuary and Sick Funds as prescribed in and by the Constitution.

(2) He shall sign all cheques drawn by him, in accordance with the Constitution. He shall keep a correct and separate account of all money deposited to the credit of this Grand Camp, and paid by him on account of the Mortuary and Sick Funds, and only pay the same on cheques duly drawn by him to pay

Beneficiary Certificates. The Beneficiary Fund shall not be used for any other purpose. He shall also keep a correct and separate account of all money deposited to the credit of and paid from the General Fund. The General Fund shall not be used to pay Beneficiary Certificates.

(3) At the commencement of each quarter, he shall transmit to the Grand Secretary, and to the Executive Board, a statement comprising the following items:—

General Fund.—Balance on hand at last report, total receipts and payments, and balance on hand.

Beneficiary Fund.—Balance on hand at last report, total received for assessments, total disbursements, and balance on hand.

Sick Benefit Fund.—Balance on hand at last report, total received for assessments, total disbursements, and balance on hand.

(4) He shall have his accounts correctly posted, and ready for examination by the Executive Board, immediately after the close of each fiscal year, and at such other times as they shall require and demand; and he shall make to the Grand Camp, on its first day of meeting, a full and correct printed report of the financial affairs of the Grand Camp, of all matters and things done, and of all money received, paid, and delivered by him as Grand Treasurer during his term of office; the condition of the several funds, the balances then on hand, and the state of the Treasury of the Grand Camp at the time of such report.

(5) He shall deliver to the Grand Camp or its proper officer, whenever called upon so to do by the Executive Board, all moneys, papers, and other property under his charge. All cheques for the payment of money, from either fund, shall be signed by the Grand Chief and Grand Treasurer, and countersigned by the Grand Secretary.

(6) For the faithful performance and discharge of his duties as such Grand Treasurer he shall receive such sum as the Grand Camp may determine.

Grand Physician.

SECTION 29. The Grand Physician shall examine all certificates of examination sent by the Examining Physician of each Subordinate Camp, write thereon his approval or disapproval of the same and forward such as are approved to the Grand Secretary, and shall also notify said Subordinate Camp of the approval or disapproval of each applicant. If the examination and recommendation of the Physician of the Subordinate Camp be disapproved by the Grand Physician, the applicant shall not be eligible to membership entitling him to participation in the Mortuary and Sick Funds.

If the Grand Physician shall approve, the applicant named therein shall be deemed eligible to membership so far as physical qualifications and conditions are concerned.

It shall also be his duty to prepare forms of examination for the guidance of the Subordinate Camps, medical proof papers, to be filled up on the death of a member, and other duties as determined by the Grand Camp; he shall be a legally qualified practitioner, and must be a member in good standing of this Association. In no case can he hold the office of physician to a Subordinate Camp while acting as Grand Medical Examiner. He shall be compensated for his services out of the General Fund, as Grand Camp may determine.

Grand Chaplain.

SECTION 30. The Grand Chaplain shall offer invocations to, and ask blessings of the Deity, and perform such other duties as are required by the Laws, Rules and Usages of the Association.

The Auditors.

SECTION 31. The Auditors shall after the close of each year and on and before the 25th January make an audit of all the books, securities, vouchers and docu-

ments of the Association and report thereon to the Chairman of the Executive Board, on or before the 25th day of February, in same year. They shall be compensated for their services out of the General Fund as Grand Camp shall determine.

Other Grand Camp Officers.

SECTION 32. The immediate Past Grand Chief, Grand Marshal, Grand Standard Bearer, Grand Senior Guard and Grand Junior Guard, shall perform all the duties required of them at their several stations in this Grand Camp, such as are traditionally appropriate to their respective stations, or as may be assigned to them respectively by the Grand Camp.

Executive Board.

SECTION 33. (1) The Executive Board shall appoint a committee of three on Credentials in advance of the meeting of Grand Camp, which shall examine the Credentials of all Officers and Representatives of this Grand Camp. It shall engage and have control of all organizers and commission workers, and shall have power to pay them such remuneration and salaries as it shall deem advisable. It shall have power to establish new camps and revive defunct Camps.

(2) It shall contract for all needed supplies and printing in accordance with such resolutions or regulations as have been or shall be adopted by the Grand Camp, and shall fix the price of all supplies, except in cases where the prices have been fixed by the Grand Camp.

(3) It shall examine all bills, and approve the same if correct in every particular; return all disapproved bills, with the reasons for disapproval, to the Grand Secretary; examine the Grand Secretary's books; examine the returns from all Subordinate Camps, together with the abstract reports of the Grand Secretary as presented at each meeting; examine the Grand Treasurer's books and vouchers, and

submit a printed report of the finances of the Grand Camp and also as to the correctness of said returns and reports at each meeting. It shall also submit to the Grand Camp at each meeting printed statement in detail of the receipts and expenses for the twelve months ending the thirty-first day of December in each year. It shall keep a record in a book, to be furnished by the Grand Secretary, of the date, payee, object, amount and date of approval of each account approved by it.

(4) It shall examine and approve the By-Laws of all Subordinate Camps, and all subsequent amendments or alterations made thereto, and provide that the same do not repeal or conflict with the Constitution or Laws of this Grand Camp, and such By-Laws shall not take effect until so approved.

(5) It shall examine and report upon all proposed amendments to the Constitution and Laws of this Grand Camp. It shall also examine all appeals and grievances that may arise in this Grand Camp, together with all appeals and grievances that may be taken from a Subordinate or Juvenile Camp to this Grand Camp, or between individual members thereof, that may be referred to it in accordance with the laws of this Association. It shall not receive new testimony, but shall base its decision upon the evidence furnished, and report to Grand Camp for approval or rejection.

(6) It shall report to the Grand Camp on all matters referred to it at each meeting, and shall submit a written report of its proceedings to the first session of Grand Camp.

(7) It shall enforce all laws of the Association and shall have over it a general superintendence, with power to grant dispensations, when the good of the Association may require it, except for the admission of unqualified persons to membership; or to authorize a violation of the laws of the Association; or to confirm a wilful violation of such laws.

(8) It shall institute semi-annual passwords, and

with the assistance of the Grand Secretary, it shall furnish the same to each Subordinate Camp in good standing.

(9) It shall also perform such other duties as the Grand Camp may from time to time direct.

(10) Its correspondence with Subordinate Camps when practicable shall be conducted through the Grand Secretary.

(11) The Executive Board shall have the exclusive right of creating and promulgating all passwords, to call in and change the same when necessary, and prescribe their application and use.

(12) No circular, resolution, or document relating to the ritual, laws or general management, shall be issued or circulated by any Subordinate Camp, or member of the Association, or be read in or acted upon by any Subordinate Camp, unless the same shall bear the approval of the Executive Board, or be circulated under immediate jurisdiction of the Grand Camp.

Provided, however, that nothing in this sub-section shall prevent the discussion of proposed alterations in the Constitution or Ritual, but all documents in reference to such proposed alterations, which are intended for circulation in Subordinate Camps, must first be referred to the Executive Board.

(13) All application forms for new Charters shall be furnished by the Grand Camp. The Executive Board shall have the power to grant Dispensations of Charters during the recess of the Grand Camp and to take such measures as may be necessary to institute Camps.

(14) All Subordinate Camps working under Dispensations or Charters granted during a recess of Grand Camp shall be reported at each annual meeting by the Grand Secretary. All Charters shall be sealed with the seal of the Grand Camp and countersigned by the Grand Chief and Grand Secretary.

(15) On any application for insurance in any of the

benefits of the Association, the Board may make inquiry into the occupation of the applicant, and if it deem his occupation hazardous may reject such application, or the Board may, if the applicant is engaged in any hazardous occupation, admit him as a member of the Association upon the payment of such additional assessment as the Board may determine for such risk, and if any member of the Association, after being admitted, desires to become engaged in any occupation which the Board deems hazardous, he must first have the written approval of the Board, and pay such additional assessment as the Board may determine for such risk if the Board approves of his engaging in such hazardous occupation.

[NOTE—See Sec. 43 and Appendix to this Constitution p. 77 for list of hazardous occupations and rules adopted with respect thereto.]

District Deputy Grand Chiefs.

SECTION 34. The District Deputy Grand Chief for each district shall be a member of Grand Camp, and shall be nominated by a majority of the representatives of Subordinate Camps to Grand Camp, over which the District Deputy shall have jurisdiction, subject to the approval of the Executive Board, and shall on discharge of his duties, as defined by his commission, receive from the funds of Grand Camp his actual expenses, *i.e.*, railway fare and hotel expenses for one visit during the year to each Camp in his district—making such visits when possible in one consecutive journey, and his account for the same shall be submitted to the Executive Board before payment.

Revenue.

SECTION 35 (a) The revenue for the Grand Camp shall be:—

Charters and sets of supplies for each Subordinate Camp.....	\$75 00
Benefit Certificates, each.....	1 00
Withdrawal Cards.....	25

Rituals.....	\$ 20
Constitutions	5
Application for membership and Medical Exam- iner's blanks for 100.....	2 00

The sale of such further supplies as may be required for the Association and by regulation of the Executive Board, under authority of this Grand Camp.

(b) Each active member of the Association shall pay a per capita tax of fifteen cents per month, payable monthly in advance on the first day of each month.

Formation of Subordinate Camps.

SECTION 36 (1) Subordinate and Juvenile Camps exist by virtue of charters from the Grand Camp.

(2) The Constitution of Subordinate and Juvenile Camps shall be such as is or shall be prescribed by the Grand Camp.

(3) A Subordinate Camp shall be composed of not less than fifteen Beneficiary Members at its institution, and afterwards of not less than nine Beneficiary Members, and shall hold stated meetings at least monthly.

(4) The officers of a Subordinate Camp shall be elected by written ballot. Their term of office shall be for one year, and until their successors shall be duly elected and installed.

(5) The application for a charter for a Subordinate Camp shall be addressed—

To the Grand Chief, Officers and Members of the Grand Camp of the Sons of Scotland Benevolent Association.

We, the undersigned, respectfully apply to your honorable body for a Charter for a Subordinate Camp, to be called _____ Camp, to work under the laws of the Association.

(Signed)

The Petition shall be signed by at least fifteen persons, and accompanied by a fee of seventy-five dollars.

(6) Each Subordinate Camp shall have a Seal, which shall be affixed to its official documents. Such

Seal shall be designed by the Grand Executive Board and shall be furnished to Camps as part of Camp Supplies.

Returns.

SECTION 37. Each Subordinate Camp, working under the immediate jurisdiction of the Grand Camp, shall make out an annual return of its work and business to the Grand Secretary, up to and including the 31st day of December in each year; and shall forward such return to the Grand Secretary, within thirty days after such date, and in case it fails so to do, such Subordinate Camp shall not be entitled to representation at the next ensuing session of the Grand Camp, except for good cause the Grand Camp shall deem it proper to allow such representation. The Grand Secretary shall supply all Subordinate Camps with forms on which to make the above return on or before the first day of December in each year.

Beneficiary Certificates.

SECTION 38 (1)—Every Subordinate Camp shall forward to the Grand Secretary all applications for membership, within six days after the applicant is initiated, and with each application one dollar to pay for a beneficiary certificate, which shall be issued to him by the Grand Camp and returned to the Subordinate Camp, which shall countersign the same and deliver it to him.

(2) Each applicant shall direct in his application to whom he desires his benefit paid. The beneficiary or beneficiaries may thereafter be changed, as provided in the Beneficiary Laws.

(3) A Beneficiary Certificate of a member shall not be changed or a new one issued until the surrender of the original, except that when a certificate is lost or destroyed, a written statement of the member that such certificate has been lost or destroyed, a certificate of the Chief of his Camp that such member has paid his

beneficiary assessments, is not six months in arrears for dues, is worthy of belief, and that he believes such statement to be true, attested by the Secretary with the Seal of the Subordinate Camp, shall be received in place of such original certificate, and a duplicate or new certificate shall be issued thereon. The fee for such duplicate certificate shall be fifty cents.

Mortuary Fund.

SECTION 39. Upon satisfactory evidence of the death of an active member who has complied with all the requirements of the Constitution and Laws of the Association and has not failed to pay within the last thirty days, the last preceding assessment, or is not six months in arrears for dues, there shall be paid a sum not exceeding the amount of his Beneficiary Certificate, and upon which he has paid assessments at the time of his death through the Subordinate Camp of which the deceased brother was a member, to the beneficiary or beneficiaries of such deceased brother by the Grand Camp as provided by and subject to the provisions of the Constitution and the Beneficiary Laws. Such fund shall be managed and controlled by the Grand Camp. (See Section 44 hereunder).

Sickness Benefit Fund.

SECTION 40. A Sick Benefit Fund shall be established and continued when and so long as 200 members shall have become enrolled in such Fund. Should the number at any time become less than 200, said Sick Benefit Fund shall be distributed pro rata among the members then in good standing. Said benefit shall be optional, but all desiring such must conform with the provisions of the Constitution. (See Section 45 hereunder).

Annuity Benefit Fund.

SECTION 41. The Annuity Benefit Fund shall consist of all assessments received from members of the Association who may hold a Certificate payable at death

should such occur before attaining the age of 70 years, and thereafter to the member himself in ten equal annual instalments, with the remainder at death, should such occur before the said ten annual payments have been made. This Fund shall be accounted for separately from all other Funds.

Total Disability Fund.

SECTION 42. The Total and Permanent Disability Fund shall be made up from the assessments of those members who avail themselves of the Total and Permanent Disability Benefits furnished by the Association. From this Fund shall be paid this benefit to such as are entitled.

Hazardous Occupations.

SECTION 43. On any application for insurance in any of the benefits of the Association, the Grand Executive Board may make inquiry into the occupation of the applicant, and if it deem his occupation hazardous may reject such application, or the said Board may, if the applicant is engaged in any hazardous occupation, admit him as a member of the Association upon the payment of such additional assessment as the said Board may determine for such risk, and if any member of the Association, after being admitted, desires to become engaged in any occupation which the said Board deems hazardous, he must first have the written approval of the said Board and pay such additional assessment as the said Board may determine for such risk if the said Board approves of his engaging in such hazardous occupation. (See Appendix for list of hazardous occupations).

Military Service.

SECTION 43a. Every member engaged in active military service other than in the defence of Canada shall pay an extra assessment of not less than \$100 on each

\$1,000 of Beneficiary Certificate, and a *pro rata* amount of assessment upon any other Beneficiary Certificate he may hold, which assessment shall be payable in advance upon entering such active military service, and shall be payable annually thereafter in advance so long as such member continues in such active military service. This shall not apply to members now at the front or already enlisted for active service. (See Sections 47a and 62).

Mortuary Beneficiary Fund.

SECTION 44. In conformity with Section 39 of the Constitution of the Grand Camp, the Grand Camp ordains the following for the purpose of carrying out the intention of the Beneficiary Fund:—

(1) There shall be a Beneficiary Fund, payable by this Association within sixty days after satisfactory proof of the death of an active member. It shall be controlled by the Grand Camp.

(2) The amount payable on the death of a beneficiary member who was in good standing at the time of his death shall be \$250.00, \$500.00, \$1,000.00, \$1,500.00 or \$2,000.00, according to the amount of his Beneficiary Certificate.

(3) Every applicant for active membership shall be examined by a duly licensed Physician, and shall not be admitted unless on such examination he shall have been found to possess the qualifications prescribed in the Constitution as evidenced by a certificate of the Examining Physician, duly approved by the Grand Physician, in accordance with Section 58 of the Constitution of Subordinate Camps.

(4) In the event of the death of a brother in good standing in any Subordinate Camp, the amount of his Beneficiary Certificate shall be paid as he has directed therein.

(5) Any member holding a Beneficiary Certificate desiring at any time to "make a new direction" as to

its payment may do so by authorizing such change in writing on the back of his certificate in the form prescribed, attested by the Secretary, and by the payment to the Grand Camp of the sum of fifty cents; but no change of direction shall be valid or have any binding force or effect until said change shall have been reported to the Grand Secretary, and such direction of change countersigned by him; provided, however, should it be impracticable for the Secretary to witness the change desired by the brother, attestation may be made by a Justice of the Peace, or a Notary Public, or an officer of a Court of Record. Every change must be in accordance with the Dominion or Ontario Statutes, or the laws of the Province in which the beneficiary is domiciled and the Association is carrying on business.

(6) The Secretary of a Camp in which a death occurs shall immediately send to the Grand Secretary a notice setting forth name, residence, age, date of initiation and death of deceased, and the nature of the disease of which the brother died, accompanied by a certificate under the signature of the Chief and seal of the Camp, that the representatives, heirs or assigns of such deceased member are entitled to the beneficiary, and stating the amount of all dues, fines and beneficiary assessments (if any) remaining unpaid by such deceased brother; also that deceased brother was not six months in arrears for dues.

(7) On receipt of such notice the Grand Secretary shall forward the same to the Grand Medical Examiner with the original application and medical examination, and on his favorable report and on approval of the Executive Board, shall cause the beneficiary to be paid.

(8) Every active member shall pay to the Financial Secretary of his Camp his assessment as provided in Sub-Sec. (10) of this Section, on or before the first day of each month without notice. If such day falls on Sunday or holiday, the assessment shall be payable on

the day previous, and in the event of any member failing to pay he shall *ipso facto* become suspended from his Camp and from all benefits and participation in the benefits and privileges of the Association.

(a) Any suspended member who has forfeited all his rights by non-payment of assessments for the Beneficiary Fund may be reinstated at any time within a period of three months from the date of such suspension, upon the following conditions and none other, that is to say: He shall pay all assessments in arrears, the one or more for the non-payment of which he had become suspended, together with his dues to date, and the Financial Secretary shall report the same to the Camp at its next stated meeting.

(b) Any suspended member who fails to be reinstated within three months from the date of his suspension may be reinstated upon compliance with the following terms and conditions: He must be examined at his own expense and recommended for reinstatement by the medical examiner of his Camp, as in the original instance. His medical examination and application for reinstatement must be approved by the Grand Medical Examiner. He must deposit with the Financial Secretary of the Camp all assessments made during the time that he has been suspended, including the assessment for the non-payment of which he was suspended, and the pending assessments together with the dues to date. He must also obtain the consent of the Camp to his reinstatement by a majority vote.

(9) The assessment shall be collected by the Financial Secretary of Subordinate Camps, paid over to the Treasurer and by him forwarded to the Grand Secretary on or before the last day of the month in which the assessment is due. The names of those who have not paid an assessment, with their proper roll number in Grand Camp, shall be entered by the Financial Secretary on a form furnished by Grand Camp and transmitted to the Grand Secretary. The

Grand Secretary shall, on receipt of such information, communicate to the Financial Secretary whether the amount agrees with the number of the names on his list or not.

10 (a). The monthly rate of assessment which every active member shall pay according to his age at the date of his initiation, or if he applies for an increased amount, shall be as follows:—

AGE	\$250	\$500	\$1,000	\$1,500	\$2,000
18	\$0.21	\$0.42	\$0.84	\$1.26	\$1.68
19	.22	.44	.87	1.31	1.74
20	.23	.45	.90	1.35	1.80
21	.24	.47	.93	1.40	1.86
22	.24	.48	.96	1.44	1.92
23	.25	.50	.99	1.49	1.98
24	.26	.51	1.02	1.53	2.04
25	.27	.53	1.05	1.58	2.10
26	.27	.54	1.08	1.62	2.16
27	.28	.56	1.11	1.67	2.22
28	.29	.57	1.14	1.71	2.28
29	.30	.59	1.18	1.77	2.36
30	.31	.61	1.21	1.82	2.42
31	.32	.63	1.25	1.88	2.50
32	.33	.65	1.29	1.94	2.58
33	.34	.67	1.33	2.00	2.66
34	.35	.69	1.38	2.07	2.76
35	.36	.72	1.43	2.15	2.86
36	.37	.74	1.48	2.22	2.96
37	.39	.77	1.53	2.30	3.06
38	.40	.80	1.59	2.39	3.18
39	.42	.83	1.65	2.48	3.30
40	.43	.86	1.71	2.57	3.42
41	.45	.89	1.78	2.67	3.56
42	.47	.93	1.85	2.78	3.70
43	.49	.97	1.93	2.90	3.86
44	.51	1.01	2.01	3.02	4.02
45	.53	1.05	2.09	3.14	4.18
46	.55	1.09	2.18	3.27	4.36
47	.58	1.16	2.32	3.48	4.64
48	.60	1.19	2.38	3.57	4.76
49	.63	1.25	2.49	3.74	4.98
* 50	.66	1.31	2.61	3.92	5.22
51	.69	1.37	2.73	4.10	5.46
52	.72	1.43	2.86	4.29	5.72
53	.75	1.50	3.00	4.37	6.00
54	.79	1.58	3.15	4.05	6.30
55	.83	1.65	3.30	4.95	6.60

*Rates for ages 50 to 55 inclusive, are applicable for readjustment purposes only.

and he shall pay the same rate of assessment thereafter so long as he remains continuously in good standing in the Association and in the same class, if at the time of his initiation, or at the time of his last reinstatement, he was under the age of fifty years.

In the event of a change in the amount of his beneficiary, he shall pay assessments according to his age at time of making the change upon the increased insurance, but no increase of beneficiary shall be allowed after a member has passed his fiftieth birthday.

(b) Every beneficiary member whose assessment has been increased by the operation of Sub-section 10 (a) of this Section shall have the option in lieu of paying the rate of assessment provided for such members to continue paying the rate of assessment he has been paying and the surrendering to the Grand Secretary of his Beneficiary Certificate on or before the first day of September, 1909, and shall thereupon receive a reduced Beneficiary Certificate for such portion of the whole amount as the rate of assessment he has been paying bears to the rate set out in Sub-section 10 (a) of this Section for his age at entry, increase of Beneficiary Certificate or re-rating on reinstatement, as the case may be.

(c) Every beneficiary member whose assessment commencing with the month of September, 1909, has been increased by the operation of Sub-section 10 (a) of this Section, shall have the option, in lieu of paying the rate of assessment provided for such member in said Sub-section, of continuing to pay the rate of assessment he has been theretofore paying, on agreeing that the successive monthly differences between such rate and the rate set out in Sub-section 10 (a) of this Section for such member, with interest at the rate of three per cent. per annum, compounded annually, upon such differences averaged as at the 30th of June, - shall be a charge or lien in favor of the Association upon such member's Beneficiary Certificate or Policy, and all moneys payable thereunder. The amount of such charge or lien

shall be deducted from the amount payable to the Beneficiary; *provided* that the member selecting this option shall file with the Grand Secretary a written and signed consent to such charge or lien on or before the 1st day of September, 1909. (Enacted by Grand Camp 1909.)

(11) The Grand Treasurer, upon proper notice having been given to him of the death of a brother in good standing, shall forward the amount of the beneficiary, as at the time ordained by the Grand Camp, to the Subordinate Camp of which deceased brother was a member. And the Chief of such Subordinate Camp shall retain from such amount for said Subordinate Camp all unpaid dues, fines, and beneficiary assessments, if any, owing by such deceased brother at the time of his death, and all expenses that may have been incurred by such Camp, for the proper interment of such deceased brother, and shall cause the balance to be paid to the beneficiaries of such deceased brother, receiving from them receipts in duplicate properly signed, one of which shall be retained by the Subordinate Camp, and the other forwarded to the Grand Secretary.

(12) Charters of Subordinate Camps failing to pay assessments in forty days may be suspended by the Grand Camp, or, during interim of Sessions by the Executive Board, and all members of a Camp so suspended shall become subject to provisions of Section 121.

(13) Any member wishing to change his Beneficiary certificate to a lower amount must surrender his original certificate, with the sum of fifty cents, to the Secretary of his Camp, who will forward the same to the Grand Secretary, stating the amount to which the brother wishes to change; the Grand Secretary, on receipt of said notice, will issue a Beneficiary certificate to the brother in the class named in his communication.

(14) A member holding a Beneficiary certifi-

cate, wishing to insure for a larger amount, must first be examined by the Camp Physician, and have his application endorsed by the Grand Physician, and in all other respects be subject to the requirements of Sec. 41, Sub-Sec. (3), before a new certificate will be issued by the Grand Secretary, to whom the member's medical examination papers must also be sent.

Sickness Benefit Fund.

SECTION 45 (1) A candidate desiring to be enrolled for Sick Benefits shall make application for same and undergo a medical examination (on a form approved of by the Grand Medical Examiner), and on such medical examination being accepted and passed by the Grand Medical Examiner, such candidate shall be entitled to be enrolled in the Sick Benefit Fund, provided that when a candidate has passed the prescribed medical examination for admission to the Association or for an increased insurance, or for reinstatement within six months prior to his making said application and is still in good sound mental and physical health, he may, on the recommendation of the Grand Medical Examiner, without again passing a further medical examination, be enrolled in the said Fund upon furnishing a health certificate on a form to be prescribed by the Grand Medical Examiner, fully filled in and duly executed both by himself and the Camp Physician, showing him to be in good sound health; provided, further, that when a candidate has passed such medical examination as hereinbefore provided, within sixty days prior to his making the said application for enrolment in the first instance, and is still in good sound mental and physical health, he may, on the recommendation of the Grand Medical Examiner, be enrolled in the said Fund without again passing the prescribed medical examination, or furnishing a health certificate.

(2) A member taking Sick Benefits only shall be charged a per capita tax of fifteen cents per month, and the application and certificate fee in the Sick Benefit Department shall be two dollars.

(3) Each member who has been enrolled in the Sick Benefit Fund shall before the end of the month in which he becomes a member pay the monthly assessment for his age at the date of admission in accordance with the Table of Rates prescribed in the following Section.

(4) The following shall be the assessments payable by each member into the Sick Benefit Fund at the time specified in Sub-Secs. (3) and (4) of Sec. 45 herein:

Schedule.

AGE	\$3.00 for 6 Months. RATE	\$3.00 for 12 Months. RATE	\$4.00 for 6 Months. RATE	\$4.00 for 12 Months. RATE
18	20 cts.	22 cts.	26 cts.	29 cts.
19	20	22	27	30
20	20	23	27	30
21	21	23	27	31
22	21	24	28	32
23	22	24	29	33
24	22	25	29	34
25	23	26	30	35
26	23	27	31	36
27	24	28	32	37
28	25	29	32	38
29	25	29	33	39
30	26	30	34	40
31	27	31	35	42
32	28	32	36	43
33	28	33	37	45
34	29	34	38	46
35	30	36	39	47
36	30	36	40	49
37	31	37	41	50
38	32	38	42	51
39	33	39	43	52
40	34	41	44	54
41	34	42	45	55
42	35	43	47	57
43	36	44	48	59
44	37	46	49	61
45	38	48	51	63
46	39	48	52	65
47	40	50	53	67
48	42	52	55	70
49	43	54	57	72
50	44	56	59	75

(5) The first monthly assessment shall be paid before the first day of the month following the date of admission and all subsequent payments shall become due and payable at the same time and in the same manner as assessments are provided for in this Constitution with reference to the Mortuary Fund, and shall be remitted to the Grand Secretary as herein provided for the Mortuary Fund.

(6) Any member who is enrolled in the Sick Benefit Fund and who from illness or injury is totally disabled and thereby incapable of following or directing any employment, labor, trade, occupation or profession (notwithstanding he may continue to carry on or conduct his business by his wife, servants or children) shall, subject to the provisions of the Constitution and Laws of the Association, if in good standing in the Sick Benefit Department when taken ill or disabled, be entitled to Sick Benefits; a member shall not receive sick benefits until he shall have been ill or disabled for one week, but when he shall have been ill or disabled for one week he shall then, subject to the laws governing the Sick Benefit Fund, become entitled to sick benefits, including the first week, so long as he remains in the Fund, but subject to the provisions of the Constitution.

(7) A member shall not be entitled to sick benefits unless he shall furnish a certificate from his Camp Physician or a certificate granted by the Grand Medical Examiner upon such evidence as he may deem sufficient certifying to the illness, disease, or disability on account of which the claim for sick benefits is made, provided where members are absent from home during such illness or disability his Camp Physician shall in such case make careful inquiry before granting such certificate, and provided further that notwithstanding anything herein contained, no sick benefits shall be payable unless and until approved of by the Grand Medical Examiner.

(8) Subject to the provisions of the Consti-

tution and Laws of this Association no claim for sick benefits shall be payable until made on the form prescribed, fully and properly filled in and duly executed and until the same shall have been investigated and passed upon by the Grand Medical Examiner.

Notice of Sickness.

(9) Whenever a brother who is enrolled in the Sick Benefit Fund becomes incapacitated through illness or injury, he shall on the first day of such illness or injury or as soon as may be possible thereafter, notify his Camp Physician and shall send a written notice to the Chief or Recording Secretary of his own Camp or of the Camp in whose jurisdiction he has been taken ill or injured, stating as fully as possible the cause or causes of such illness or injury and the nature thereof, and the notices to the Chief or Recording Secretary shall be read to the Camp by the Recording Secretary at its next regular meeting thereafter, and shall be entered in the books and then filed with the records of the Camp.

(10) A member failing to give the notice as provided for in the preceding section shall not be entitled to sick benefits except from the date on which such notices are given. Any member on the Sick Benefit Fund acting in any manner tending to retard his recovery shall forfeit the sick benefit to which he otherwise would be entitled.

Claims Must be Filed Within Thirty Days.

(11) All claims for benefits for any illness or disability must be made on the prescribed Form, fully and completely filled in and duly executed and must be filed with the Grand Secretary within thirty days from the time of recovery of the member, or from the expiration of the time to which he is entitled to sick benefits, as the case may be, and any member failing to file his claim as aforesaid or cause it to be filed shall *ipso facto* forfeit all claims for any sick benefit to which he would otherwise have been en-

titled by reason of such illness or disability, provided that when a member dies before the claim for sick benefits is made the claim shall be made by his legal beneficiary.

(12) The Grand Secretary on receipt of a claim for sick benefits on the prescribed Form shall refer the same to the Grand Medical Examiner, who shall investigate as to the cause of and the nature of the claimant's illness or disability, and the duration thereof, and as to whether or not the member is entitled to the benefits claimed, and the Grand Medical Examiner on the completion of the investigation shall report his finding to the Grand Secretary, together with his recommendation as to the claim. If the member refuse or neglect to furnish within thirty days any additional evidence required by the Grand Medical Examiner, the claim shall *ipso facto* become null and void.

Retiring From and Suspension From the Sick Fund.

(13) A member of the Sick Benefit Fund may retire therefrom at any time and still retain his membership in the Mortuary Fund, by giving notice to the Financial Secretary of his Camp and to the Grand Secretary, and at the same time paying up all demands in that Fund to the date of such notice.

(14) A member failing to pay any demand in the Sick Benefit Fund at the time provided for in the Constitution shall *ipso facto* become suspended and in the event of his reinstatement therein he shall not be entitled to sick benefits for any illness or disability during his suspension.

(15) A member who has been suspended from the Sick Benefit Fund by the operation of Sub-Sec. (13) of this Section, or who has voluntarily retired from the Sick Benefit Fund, and who is not suspended from the Mortuary Fund of the Association may, within ninety days thereafter, be reinstated on the said Sick Benefit Fund by making an application for reinstatement on the

prescribed Form and by paying up all arrears, and upon his application for reinstatement being recommended by the Grand Medical Examiner.

(16) If more than ninety days have elapsed since his suspension or reinstatement he may on the recommendation of the Grand Medical Examiner be reinstated in the Sick Benefit Fund by making an application for reinstatement on the prescribed Form and furnishing a certificate of good health on the prescribed Form fully filled in and duly executed both by himself and the Camp Physician, and by paying all arrears at his former rating, and by his application being recommended by the Grand Medical Examiner, whereupon he shall be re-rated at his age at the time of reinstatement, but if required by the Grand Medical Examiner he shall again be examined by the Camp Physician, and such medical examination must be accepted and passed by the Grand Medical Examiner before such member can be reinstated.

Annuity Plan.

At Age 70 Years.

SECTION 46. (1) Any person who is now a member of the Association and under 50 years of age, by making application to the Association through his Camp, and paying the rate of assessment on the annuity plan for his attained age, may exchange his beneficiary Certificate payable at death for one of an equal amount, payable at death should he die before the age of 70 years, but if living thereafter payable in ten equal annual instalments until the full amount of the Certificate shall have been paid, and should death occur before the full amount of the Certificate has been paid by these Annual Instalments, the remaining unpaid portion shall become due and payable to his beneficiary.

(2) Any member of the Association, under 50 years of age, may, in addition to the Beneficiary Certificate

he now holds, obtain a Certificate on the Annuity Plan by making application therefor to the Association, through his Camp and furnishing a Medical Certificate similar to that required from a member for a Beneficiary Certificate in the Association; but the amount of both Certificates together must in no case exceed the maximum amount of Insurance the Constitution of the Association allows to any one member.

(3) Any member of the Association 50 years of age, or over, may, on making application to the Association, through his Camp, have his Beneficiary Certificate exchanged for a Certificate on his attaining the age of 70 years (or if then 70 years or over), whereby he shall be relieved of the payment of further assessments, and be entitled to receive from the Association one-half of the amount of his Beneficiary Certificate payable in ten equal annual instalments, and if death should occur before the full ten payments have been made, the remaining payments shall then become due and payable to his beneficiary. This privilege shall not apply to members who were under 50 years of age on the fifteenth day of February, 1915.

(4) An applicant entering the Association may apply for a Certificate on the Annuity Plan for such amount as is granted by the Constitution, or he may apply for a Certificate on the life plan payable at death only, and for an additional Certificate on the Annuity Plan payable at death if such occur prior to the age of 70 years, and, if living after 70 years of age, in ten equal annual instalments, and if the full ten payments have not been paid at death then the unpaid amount at his death shall be paid to his beneficiary; provided that the amount of insurance on both Certificates together does not exceed two thousand dollars, the maximum amount allowed by the Constitution to be carried by any one member.

(5) The following table of rates sets forth the assessments that each member must pay each month to secure a certificate on this plan:

SONS OF SCOTLAND,

Age	\$250	\$500	\$1,000	\$1,500	\$2,000
20	.25	.50	.99	1.49	1.98
21	.26	.51	1.02	1.53	2.04
22	.27	.53	1.05	1.58	2.10
23	.28	.55	1.09	1.64	2.18
24	.28	.56	1.12	1.68	2.24
25	.29	.58	1.16	1.74	2.32
26	.30	.60	1.19	1.79	2.38
27	.31	.62	1.23	1.85	2.46
28	.32	.64	1.27	1.91	2.54
29	.33	.66	1.32	1.98	2.64
30	.34	.68	1.36	2.04	2.72
31	.35	.70	1.40	2.10	2.80
32	.36	.72	1.44	2.16	2.88
33	.38	.75	1.49	2.24	2.98
34	.39	.77	1.54	2.31	3.08
35	.40	.80	1.59	2.39	3.18
36	.41	.82	1.64	2.46	3.28
37	.43	.86	1.71	2.57	3.42
38	.46	.91	1.81	2.72	3.62
39	.48	.96	1.91	2.87	3.82
40	.52	1.01	2.01	3.03	4.02
41	.53	1.06	2.11	3.17	4.22
42	.56	1.11	2.22	3.33	4.44
43	.59	1.17	2.33	3.50	4.66
44	.61	1.22	2.44	3.66	4.88
45	.64	1.28	2.56	3.84	5.12
46	.68	1.35	2.69	4.04	5.38
47	.71	1.42	2.83	4.25	5.66
48	.75	1.50	2.99	4.49	5.98
49	.80	1.59	3.18	4.77	6.36

Total and Permanent Disability Benefits.

SECTION 47. (1) Anyone who is now a member of the Association and under 50 years of age, or who may hereafter become a member, may, if then under such age, make application for this form of benefit; and on furnishing the Medical Certificate prescribed by the Association for a Beneficiary Certificate, and paying the monthly assessment for such benefit, shall receive a Certificate entitling him, on the event of his becoming totally and permanently disabled, to be relieved of the payment of further monthly assessments on his mortuary or annuity Certificates on which he pays the disability rates required by the Constitution, and from the payment of the disability assessments and to receive from the Association annually one-tenth of the amount of such Certificate until the whole amount of such Certificate shall have been paid to him, but shall not be exempted from Grand Camp per capita tax and subordinate Camp dues. In the event of death occurring before the full ten payments have been made, the remaining payments shall become due and payable to his beneficiary.

(2) A member must be six months totally and permanently disabled from the date of his making application for the relief and benefit under his Certificate, before he shall be entitled to the first annual payment thereunder, and shall, each year thereafter furnish proof, satisfactory to the Grand Executive Board, of the continuance of his total and permanent disability to entitle him to receive each annual payment of one-tenth of the amount of his Certificate.

(3) In the event of a member who has been in receipt of total and permanent disability benefits recovering so as to be able to follow any occupation for a livelihood, he shall resume the payments of his assessments on such mortuary, annuity and disability Certificates he may hold, such assessments to be levied on

the amount authorized in the Constitution next larger than the amount remaining unpaid under his Certificate or Certificates.

(4) In the event of a member who has been in receipt of benefits as aforesaid, recovering and resuming an occupation, and again becoming entitled to total and permanent disability benefits on his Certificate, he shall, if his application therefor is approved of, as required on a first application for benefits, only receive the balance, if any, unpaid on this Certificate payable annually as aforesaid, and if the whole Certificate be not paid in his lifetime, then the balance unpaid shall be paid to his beneficiary.

(5) Each member entitled to total and permanent disability benefits who shall from mental or physical causes become totally and permanently disabled from following or directing any labor, trade, occupation, business or profession, shall by himself, or, if personally incapable, by a representative, file notice of such disability with the Association through his Camp on the form prescribed for such purpose, and the Camp shall forward the same to the Grand Secretary.

(6) On receipt of such notice by the Grand Secretary, the Grand Executive Board shall direct a full enquiry into the nature and cause of the disability, and if it is satisfied that the disability is total and permanent, and that it was not caused by voluntary act, or from intemperance, or from any immoral or unlawful conduct on the part of the member, shall direct the claim to be paid.

(7) Before the member shall be entitled to payment of a first or any subsequent total disability benefit he shall produce his Certificate and the payment made shall be endorsed thereon and be certified to by the Grand Secretary.

(8) The monthly assessment rates that must be paid, in addition to the ordinary assessment for a Certificate payable at death only, or on death with an annuity on attaining the age of 70 years, are as follows:

TOTAL AND PERMANENT DISABILITY BENEFITS. 47

Age	\$250	\$500	\$1,000	\$1,500	\$2,000
20	.01	.01	.02	.03	.04
21	.01	.01	.02	.03	.04
22	.01	.01	.02	.03	.04
23	.01	.01	.02	.03	.04
24	.01	.01	.02	.03	.04
25	.01	.01	.02	.03	.04
26	.01	.01	.02	.03	.04
27	.01	.01	.02	.03	.04
28	.01	.01	.02	.03	.04
29	.01	.01	.02	.03	.04
30	.01	.02	.03	.03	.04
31	.01	.02	.03	.05	.06
32	.01	.02	.03	.05	.06
33	.01	.02	.03	.05	.06
34	.02	.02	.03	.05	.06
35	.02	.02	.03	.05	.06
36	.02	.02	.04	.06	.08
37	.02	.02	.04	.06	.08
38	.02	.02	.04	.06	.08
39	.02	.02	.04	.06	.08
40	.02	.03	.05	.08	.10
41	.02	.03	.05	.08	.10
42	.02	.03	.06	.09	.12
43	.02	.03	.06	.09	.12
44	.03	.04	.07	.11	.14
45	.03	.04	.07	.11	.14
46	.03	.04	.08	.12	.16
47	.03	.04	.08	.12	.16
48	.03	.05	.09	.14	.18
49	.03	.05	.10	.15	.20

War Hazard.

SECTION 47a. (1) In pursuance of Section 43a of the Constitution regarding applicants for membership who propose to enlist, or who have already enlisted for active military service outside of Canada, and in the case of any member of the Association who may hereafter enlist, an extra war assessment of \$100 for each \$1,000 of insurance shall be charged, and in like proportion for other amounts of insurance on either the ordinary life or annuity plans.

(2) This special assessment shall be paid in one sum, and in advance annually so long as the member remains engaged in such active military service. Failure to comply with this regulation shall render the beneficiary certificate null and void.

(3) In the event of any member enlisting for active military service abroad after this comes in force without first having made known his intention and paying the required extra assessment, he shall thereby forfeit his beneficiary Certificate, and the Association shall not be liable for any amount thereunder.

(4) If an annual special assessment has been paid, and the war should cease during the year covered by the said special assessment, no portion shall be returned.

(5) The rules and regulations governing those enlisting for active military service abroad, and the extra assessment to cover the War Hazard shall come into operation on and after the first day of August, 1915.

The Reserve Funds.

SECTION 48. (1) The funds hereby created by the accumulations of the Mortuary and Sick Benefit assessments and interest thereon in excess of Current Claims shall be known as "The Reserve Funds of the Sons of Scotland Benevolent Association," and shall be realized, collected and controlled, maintained, augmented and

distributed or disbursed in the manner and after the uses and purposes hereinafter set forth.

(2) The Executive Board of Grand Camp and its successor in office shall be the Trustees of the Reserve Funds.

(3) All moneys to the credit of the Beneficiary or Sick Benefit Funds remaining from time to time after payment of Death and Sick Benefit Claims, shall constitute the Reserve Funds; and all over and above the sum of \$5,000 shall be deposited to the credit of the Association for investment by it in the manner provided by the Ontario Insurance Act, 1897.

(4) The said sum or sums shall be deposited to the credit of and in the name of the Reserve Funds of the Sons of Scotland Benevolent Association in any Chartered Bank, designated by the said Executive Board. Said Executive shall meet for the purpose of making such designation; a two-thirds vote being necessary to designate.

(5) All securities shall be taken in the name and for the account of the Reserve Funds of the Sons of Scotland Benevolent Association, and shall be placed in the hands of the Executive Board, who shall deposit them in an incorporated Safe Deposit Company or Chartered Bank, subject to the provisions of such a Deed of Trust as shall be approved by the said Safe Deposit Company, and accepted by said Company from the said Executive Board.

(6) No portion of the said Reserve Funds upon deposit shall be withdrawn for any purpose unless upon a proper voucher signed by the Grand Chief and Grand Secretary, and endorsed by the Executive Board.

(7) The Grand Secretary is hereby required to certify in writing, over the seal of Grand Camp, to all chartered banks so designated under the provision of Sub-sec. 4 of Sec. 43 the names and signatures of such officers of the Association who have been duly elected and who are duly qualified to perform the duties provided for in this article, and also to certify in like

manner when and so often as a change may occur in the members so elected and qualified as aforesaid. The Executive Board and Grand Secretary shall make yearly reports, giving a complete statement of all moneys received by them on the Reserve Funds Account and shall transmit the same to the Secretaries of each Subordinate Camp in the Association.

(8) The said funds, as hereinbefore constituted, shall remain intact and undiminished, and shall be increased and added to during the existence of such Association, except whenever in any one year the members shall have paid twelve assessments; in that case the Trustees of the Reserve Funds shall appropriate so much of said Funds as may be necessary to pay the amount due to beneficiaries, in excess of the amount received from such assessments. This payment to be in lieu of an assessment or assessments upon the surviving members; except, also, whenever such fund shall have reached the sum of \$50,000, and the assessments in any one year to pay death claims have not exceeded said number—then, in that case, the Trustees of the Reserve Funds shall appropriate the surplus of said amount and the interest on the whole of the Reserve or so much as may be necessary to pay the amount due to beneficiaries in excess of the amount received from assessments. This payment also to be in lieu of an assessment or assessments upon the surviving members; always providing, however, that the total minimum amount of this sum shall be five thousand dollars, which amount shall remain intact and undiminished. Moneys over and above this amount only being available for the purposes above recited.

(9) The Executive Board and Grand Secretary shall, in addition to their other duties, keep a separate account of said Reserve Funds and a list of all the securities, and shall make a yearly report of the same. Said report shall show the amount that has been contributed to said funds during each year, which report

shall be published in the yearly report of the Association.

(10) The Executive Board of the Grand Camp shall, in addition to their other duties, examine the accounts and securities of said Reserve Funds annually, and make a report of such examination to the Grand Camp when in session.

Rules of Order for the Government of the Grand Camp.

SECTION 49. 1. The presiding officer shall preserve order; shall decide questions of order without debate subject to an appeal from his ruling, when the question before the meeting shall be: "Shall the decision of the chair be sustained?" When the presiding officer addresses Grand Camp upon any question he shall leave the chair, which shall then be taken by the Acting Past Grand Chief or in his absence the Grand Chieftain.

2. Before putting a question the presiding officer shall ask, "Is the Camp ready for the question?" If no member rises to speak the presiding officer shall rise and put the question, and after he rises to put the question, no member shall be permitted to speak upon it.

3. Immediately after a vote has been taken upon any question, any two members may rise and ask for the yeas and nays to be taken, and upon this being done, the yeas and nays shall then be taken.

4. No member shall interrupt another while speaking except to call him to order, or for the purpose of explanation.

5. If a member while speaking be called to order, he shall take his seat until the question of order is determined, when, if in order, he may proceed.

6. Each member when speaking shall stand and address the chair and confine himself to the question under debate and shall avoid all personalities and indecorous language.

7. If two or more members rise to speak at the same time the presiding officer shall decide who is entitled to the floor.
8. A member shall not speak more than once on the same question until all other members who wish to speak have had an opportunity to do so, and no member shall speak more than twice on the same question without permission of Grand Camp.
9. Any member may call for a division of the question when the sense will so admit and upon such request the division shall be made.
10. A question is not before Grand Camp nor subject to debate until it has been duly moved and seconded and stated from the chair.
11. Motions to lay on the table, to adjourn simply, for the previous question, to take from the table, or to reconsider an undebatable question, are not debatable.
12. When a question is before Grand Camp, no motion shall be in order, except to adjourn, for the previous question, to postpone indefinitely, to postpone for a time, to lay on the table, or to amend.
13. On motion a majority of the members of Grand Camp may order the previous question, which shall be put in this form: "The previous question has been duly moved and seconded, shall the main question be now put?" and if decided in the affirmative, it shall preclude all further amendments and debate, and the motion for amendments then pending (if any) shall be immediately put from the chair in the usual order.
14. A motion which is debatable, having been carried in the affirmative or negative, shall not be subject to reconsideration unless such action shall take place at the same or next sitting, and unless the motion is made and seconded by members who voted in the majority. A motion to reconsider once decided in the negative cannot be again renewed.
15. Every member present entitled to vote must vote unless excused by a vote of Grand Camp.

16. A motion to adjourn is always in order, except while another member has the floor, or except when no action or motion has intervened since the last motion to adjourn was made. If the motion is simply to adjourn it is not debatable. If the motion is to adjourn to a given time it is debatable.

17. Scrutineers shall be elected by a majority vote of the members of Grand Camp.

18. If the presiding officer is a candidate for election to office, he shall relinquish the chair, and the same shall be occupied by a Past Grand Chief or the Grand Chieftain, or Grand Camp may select some member to fill the position *pro tempore*.

19. Any member shall have the right to call for the reading of any motion, resolution, paper or document, which may be pertinent to the question pending at the time.

20. Points of order not provided for herein shall be governed by Canadian Parliamentary Rules.

Order of Business.

SECTION 50. When the presiding officer takes the chair, the officers and members shall take their respective seats, and at the sound of the gavel there shall be general silence.

SEC. 51. Business at the meeting shall be taken up daily, in the following order:—

1. Calling roll of Officers.
2. Reading minutes.
3. Report of Committee on Credentials.
4. Reports of Officers.
5. Reports of Executive Board.
6. Reports of Committees.
7. Unfinished business.
8. New Business.
9. Nomination and Election of Officers.
10. Installation.
11. Closing.
12. The minutes of the proceedings of each sitting

of Grand Camp shall be read and approved at the commencement of the next sitting, except the minutes of the last sitting, which shall be read and approved of before the final adjournment.

13. This order of business may be transposed at any time as occasion may require.

SEC. 52. No motion to alter, amend or add to the Constitution shall be entertained, unless a notice in writing stating the proposed alteration, amendment or addition shall have been given on or before the 1st day of March, previous to meeting, to the Grand Secretary, who shall send a copy of such notice or notices of motion to all Subordinate Camps, and all members of the Grand Camp on or before the first day of April for their consideration, and the motion can only be carried by receiving two-thirds of the votes present. Grand Camp shall have power by a two-thirds vote to vary the terms of any proposed amendment to the Constitution properly received by it, but only in so far as such variation shall be within the scope and purpose of the proposed amendment thereby affected.

Constitution of Subordinate Camps
OF THE
SONS OF SCOTLAND
Benevolent Association

Composition, Powers, and Name.

SECTION 53. A Camp shall consist of not less than fifteen Beneficiary members at the institution thereof, having the requisite qualifications, and shall possess all the powers and privileges of a Subordinate Camp, by virtue of a charter, duly granted by the Grand Camp, under whose authority it shall exist while acting in conformity with the Constitution, Laws, Rules and Regulations of the said Grand Camp.

SEC. 54. A Camp shall be known as _____ Camp Sons of Scotland Benevolent Association, and it shall be designated by a number according to the seniority of its organization.

SEC. 55. The name of the Camp shall be associated with the history, poetry or romance of Scotland, and chosen by written ballot. A majority of all ballots cast shall be necessary to a choice. No two Subordinate Camps shall have the same name in the same Province.

Meetings and Quorum.

SECTION 56. Every Subordinate Camp shall hold its regular meetings at least monthly, and at the place designated in its charter.

SEC. 57. Five members shall constitute a quorum, and all meetings shall be opened and closed in conformity with the Ritual.

Sec. 58. The Chief shall call a special meeting on the death of a member, and shall call other special meetings on the written request of seven members in good standing in the Camp, and he may at any time, when he deems it for the best interests of his Camp, call a special meeting thereof. Every call for a special meeting shall specify the object of the meeting, and no other business shall be transacted thereat. Notice of any special meeting may be given to the members personally or by at least one day's previous notice, by letter deposited in the post office, addressed to them respectively at their last known respective places of residence, or by publication in a newspaper, when not revealing any matters that should be held in the secrecy of the Camp.

Sec. 59. No appropriation of money, unless it be the business for which the special meeting was called, can be made at any special meeting of the Camp.

Sec. 60. The Chief of a Camp shall preside at all meetings of the Camp, and in his absence the Chieftain shall preside. Provided, that the Chief may call to the Chair to conduct the business of the Camp, or the election of, or installation of, officers, the Grand Chief, Past Grand Chief, Grand Chieftain, any member of the Executive Board or the District Deputy Grand Chief.

In case of the temporary absence of any officer from the meeting, the Chief, or the Chieftain acting as chairman in the absence of the Chief, shall appoint some suitable brother to fill the chair or position of such absent officer during such temporary absence, but such appointment shall not extend beyond such temporary absence or such meeting.

The Chief may call a Past Chief to fill his chair during initiation.

Should both Chief and Chieftain be absent from any regular meeting, any active member who is in good standing may be chosen to preside by a majority of the members present.

Membership.

SECTION 61. To become an Active, Honorary or Sick Benefit member of a Subordinate Camp, or to become a member of a Juvenile Camp, the applicant must be a Scot, of Scottish parentage, or of Scottish descent. There shall be four classes of members, as follows:

(1) **Active Members.**—To become an active member the applicant must be of good moral character, possessed of some reputable means of support, be free from disease, not under eighteen years of age or over fifty years of age at the time of initiation; must pass the required Medical Examination, take a Mortuary Beneficiary Certificate and pay full yearly dues and all assessments, and be entitled to the benefits of the Mortuary Beneficiary Fund.

(2) **Honorary Members.**—Those over fifty years of age at the time of their respective initiations, and those who have failed to pass the Medical Examination required for Active and Sick Benefit membership, may be elected Honorary members. Honorary members shall be entitled to speak and vote on all questions appertaining to the business of their respective Camps, but shall not vote on any question of finance, nor be eligible to be a Representative at Grand Camp. They shall pay annually such dues as the By-Laws of the Camp may determine.

(3) **Sick Benefit Members.**—Applicants who wish to avail themselves only of the Sick Benefits may be admitted as Sick Benefit members on passing the required Medical Examination and paying the dues and assessments as laid down in the Constitution and the By-Laws of their respective Camps. Members enrolled only in the Sick Benefit Department shall be entitled to all the privileges of active membership except that of being a Representative at Grand Camp.

(4) **Juvenile Members.**—Persons under eighteen years of age may be admitted as members of Juvenile Camps under the regulations laid down by Grand Camp for the government of such Juvenile Camp.

SEC. 62. An application for membership in any class must be signed by the applicant, with the recommendation of two members of the Camp in good standing endorsed thereon.

There must be presented with every such petition the initiation fee, or so much thereof, not less than two dollars, as the By-Laws of the Camp shall prescribe. At or before the time of initiation of any such applicant, he shall pay to the Camp the balance of his initiation fee, if any, then remaining unpaid, together with one advance assessment, and such dues, not exceeding three months' dues, as the By-Laws now or hereafter shall prescribe.

SEC. 63. An applicant for Active Membership, or membership in any Benefit Department, shall not be admitted, unless on being examined by the Examining Physician—who shall be a licentiate of a regular school of medicine—he shall be found of sound mind and body, and have the qualifications required in the formula prescribed by the Grand Camp, and the Certificate of the Examining Physician shall first have been approved, in writing, by the Grand Medical Examiner. And if the applicant be engaged in any occupation which the Executive Board deems hazardous, it may reject such application or may require the applicant to pay such additional assessment as the Board may determine for such risk.

SEC. 64. Upon the presentation of an application in proper form, accompanied by the initiation fee, or such part thereof, not less than two dollars, as provided by the By-Laws of the Camp, the Chief shall, without motion, appoint a committee of three, none of whom shall have recommended him, whose duty it shall be to inquire into the qualifications and character of the applicant for membership, and in two weeks from their appointment, unless further time be granted by the Chief or Camp, the committee shall make a written report recommending either an acceptance or rejection of the petition.

SEC. 65. Upon the report of the Committee, if favorable, the applicant shall be balloted for. If two or more black balls appear (and in order that no rejections be had by reason of having black balls cast by mistake) the Chief, without stating the result of the vote, shall immediately order a new ballot, and if again two or more black balls appear he shall declare the candidate rejected, and no petition shall be received by any Subordinate Camp from a person who has been rejected in that or any other Camp until the expiration of six months after such rejection. In every case of an applicant being rejected his initiation fee shall be returned to him.

SEC. 66. A brother's membership shall commence at the time of his initiation, or, if a member of another Camp, at the time of his election and admission as a member of the Camp with which he has deposited his card. The candidate must, if elected, come forward for initiation within one month, unless prevented by some unavoidable cause. If not initiated within one month, the Camp may demand a re-examination by the physician. If the candidate is delayed six months he shall be re-examined. If a person is proposed and elected, and previous to initiation the Camp finds he is not a fit person to become a member, it may refuse, by a majority vote of the brethren present, to initiate him, and in that case refund him his money. No member of the Association shall engage in or continue in any occupation which the Executive Board deems hazardous; provided, however, if a member desires to become engaged in or to continue in the engagement of any such occupation, he must first obtain the written approval of the Executive Board, and if approved of pay such additional assessment as the Board may determine for such hazardous risk.

SEC. 67. Good standing of a member shall mean one who is a contributing member of the Camp; who is not suspended for failure to pay his assessments, is not six months in arrears for dues, against whom no charge

of delinquency or misconduct is pending, and who is not engaged in any occupation which the Executive Board of the Association deems hazardous, or if he desires to become engaged in any such occupation, must first obtain the written approval of the Executive Board and pay any additional assessment which the Board requires for such hazardous occupation. Every member engaged in active military service other than in the defence of Canada shall pay an extra assessment of not less than \$100 on each \$1,000 of beneficiary Certificate, and a pro rata amount of assessment upon any other Beneficiary Certificate he may hold, which assessment shall be payable in advance upon entering such active military service, and shall be payable annually thereafter in advance so long as such member continues in such active military service. This shall not apply to members now at the front or already enlisted for active service (Secs. 43a and 47a).

Officers.

SECTION 68. The officers of a Subordinate Camp shall be a Chief, Chieftain, Past Chief, Chaplain, Recording Secretary, Financial Secretary, Treasurer, Marshal, Standard-Bearer, Senior Guard and Junior Guard, who shall be elected annually, at the first meeting in December. There shall also be elected at the same time an Examining Physician and three Trustees, and a Piper or Pipers (if such there be among the brethren) who shall serve for one year, or until their respective successors in office are installed.

SEC. 69. Any active member in good standing shall be eligible to any office in the Camp, except that of Chief, but no brother shall hold two offices at one time except in the case of Trustees, who shall be neither the Recording Secretary, Financial Secretary, nor Treasurer. To qualify for the office of Chief, the brother must have served one full term in a subordinate office, except at the institution of a Camp.

SEC. 70. Nominations and elections shall take place in the order named in Section 68. The voting shall

be by written ballot, and a majority of all ballots cast shall be necessary to elect.

SEC. 71. The officers of the Camp legally elected, if duly qualified, shall be installed at the first stated meeting in January, by the Deputy Grand Chief, where there is such, or by the Senior Past Chief of the Camp present at the meeting of the Camp. If a member, who has been elected, fail to present himself for installation, unless prevented by sickness or other unavoidable cause, the Chief of the Camp may declare the office vacant, and order a new election to be held forthwith to fill the vacancy. No member one month in arrears for dues, or owing for one assessment for thirty days, shall be installed into any office of the Camp, nor shall any officer who has been installed, retain his seat after he shall become and be two months in arrears for dues, or has failed to pay his assessments.

SEC. 72. Any officer, after due trial, may be removed for inability, incompetency, inattention to the duties of his office, or conduct unbecoming a member, by a majority vote of the brethren present at a regular meeting; and vacancies occurring by death, resignation, or otherwise, shall be filled in the manner of the original selection.

Duties of Officers.

SECTION 73. The Chief shall exercise all the rights and perform all the duties appertaining to his office. He shall have a watchful care over his Camp and see that the constitutional enactments, rules, and edicts of the Grand Camp, and the Constitution of the Association, so far as they apply to Subordinate Camps and members thereof, and the rules, regulations and By-Laws of the Subordinate Camp, are duly and promptly observed, and that the work and business of the Camp be carried out properly and uniformly. He shall cause to be executed and securely preserve and keep the official bonds and securities of the Trustees and Secretary. He shall preserve strict order and decorum, and decide all questions of order, and any member may

appeal from his decision to the Camp. He shall not be entitled to vote, except when electing officers, balloting for candidates, and when the members are equally divided on other questions. He shall inspect all ballots on application for membership, and after examination of same by the Chieftain and Marshal, report thereon to the Camp. He shall sign all orders drawn on the Treasurer for the payment of such sums of money as may from time to time be voted by the Camp, and also such documents as may require his signature to authenticate them. He shall appoint standing and all other committees as may be required by the Constitution and By-Laws, or by the direction of the Camp. He shall appoint a committee to visit sick members. Upon the death of a brother in good standing he shall ascertain from the family or friends their wishes regarding the funeral.

SEC. 74. The Chieftain shall assist the Chief in all his duties, and in preserving order and decorum in the Camp, preside over the Camp in his absence, and at all other times perform such duties as may be assigned him by the Camp or the Chief thereof.

SEC. 75. The Chaplain shall open and close the Camp with prayer, and perform all other obligatory ceremonies as prescribed in the Ritual of the Camp, and such other duties as comport with his office of Chaplain.

SEC. 76. The Recording Secretary shall keep a true and perfect record of the proceedings of the Camp, write all communications, fill up all documents and certificates granted by the Camp, and issue all notices required either for regular or special meetings. He shall make out the reports of the work and business of the Camp, properly signed and attested with the seal of the Camp attached. He shall give immediate notice to each Camp in the same town or city of any petition for membership, and the names of the Committee to whom the petition was referred, notify such Camp or Camps of all rejections or suspensions of members, with cause or date thereof, keep a record of same

and of every similar notice received from any other Camp setting forth the date and cause of same. He shall also, when a member is admitted to membership in his Camp by card, immediately notify the Camp granting the card, giving the date of admission. He shall keep a record of the names of the members of the Camps, their ages, occupations and residences, and their standing respectively, noting from time to time in a marginal column, the death, suspension, expulsion, resignation or withdrawal of any member, with the date thereof. He shall, within six days of the initiation of a candidate, forward to the Grand Secretary, the application for membership of such candidate, with the fee for Beneficiary Certificate. He shall at once notify the Grand Secretary of all withdrawals, suspensions, expulsions, or reinstatements in his Camp, giving the name and number of the Beneficiary Certificate in each case. He shall perform such other duties as the Constitution, laws, and customs of the Association may require of him, and shall, upon the installation of his successor in office, deliver up to him the seal, books and papers in his possession, belonging to the Camp.

Sec. 77. The Financial Secretary shall keep the accounts of the Camp, and of its members, receive all money due the Camp, and immediately pay the same over to the Treasurer, taking his receipt therefor. He shall prepare an annual report to the Grand Camp, which report having been approved, signed by the proper officers, and a copy of same kept as a record, shall be forwarded to the Grand Secretary within one week of such approval. He shall attest all orders drawn on the Treasurer for money directed to be paid at regular meetings, and no others. He shall read out in regular meeting of the Camp the names of members in arrears for three months' dues and over, specify the amount due the Camp, and when any member becomes suspended for non-payment of dues, note such fact, and date thereof, on the account of

such member. He shall attend committees appointed to audit the books and accounts of the Camp, and render such assistance as may be necessary. He shall deliver up to his successor, at the end of his official term, all books, moneys, papers, etc., appertaining to his office, not already delivered over to the Camp, and generally discharge such other duties as may be required of him by the Camp and laws and customs of the Association, and give such bond before entering on the duties of his office as the Camp shall require.

SEC. 78. The Treasurer shall receive from the Financial Secretary all money for the use of the Camp, give his receipt therefor and pay all orders when signed by the Chief and attested by the Financial Secretary. He shall have his books ready for settlement at the expiration of his term, or for examination by a duly appointed Auditing Committee, at any time, when required by the Camp, and attend committees for that purpose. He shall also give a quarterly statement of the funds, and furnish the Camp at the last meeting of his term, with a report of receipts and expenditures for the term, supported by vouchers. He shall deliver to his successor at the expiration of his term of office, all moneys remaining in his hands, and all books and papers appertaining thereto and to his office, and belonging to the Camp, to which the Camp shall be entitled, and give such bond before entering on the duties of his office as the Camp shall require, with sureties, subject to the approval by the Camp.

SEC. 79. The Marshal shall have charge of the regalia and other property of the Camp entrusted to his care, and shall perform such other duties as pertain to his office.

SEC. 80. The Standard-Bearer, Senior Guard and Junior Guard shall perform such duties as are appropriate to their respective offices, or as may be assigned to them by the Chief.

SEC. 81. The Examining Physician shall examine candidates for Active or Sick Benefit membership, as to

their freedom from disease and disability. He shall use the form prescribed by the Grand Camp, and such examination shall embrace questions and all matters mentioned and referred to in such form, and for the faithful performance of this duty he shall receive such compensation as may be provided by the By-Laws of the Camp.

SEC. 82. The Trustees shall have general supervision of all the property of the Camp. They shall invest in such savings bank or securities as the Camp shall direct, such sums as it shall order to be drawn from the Treasury for that purpose. They shall have the custody of all securities of the Camp for money loaned or invested. They shall collect or realize all such sums, when so directed by the Camp, and shall collect all interests, rents or other money or claims arising from such investments belonging to the Camp or to which it shall be entitled, and pay the money collected by them to the Financial Secretary. On the last stated meeting in June and December they shall report their transactions to the Camp, and they shall make an inventory of its property; and produce and report the same at such meeting. They shall receive, and securely keep, the official bonds of, and securities given by, the Financial Secretary and Treasurer. Before entering upon the duties of their office they shall give bonds with approved securities or security and in such penal sum as the Camp may require, for the faithful performance and discharge of their duties as Trustees.

Committees.

SECTION 83. Every newly elected Chief shall appoint a committee of not less than five members for the ensuing term, which shall be known as the Amusement Committee, whose duties shall be to bring before the Camp propositions for entertainments, and, with the Chief, have charge and management of any such entertainments when held.

SEC. 84. The Chief shall appoint a Standing Committee on Rules, to which shall be referred all amend-

ments thereto, all proposed rules, and all questions of order not otherwise disposed of.

SEC. 85. The Chief shall appoint a Standing Audit Committee which shall audit the accounts of the Financial Secretary and Treasurer and report each audit at the first meeting in January and July of each year. A copy of such audit shall be forwarded to the Grand Secretary immediately thereafter.

SEC. 86. The Chief shall appoint such other committees as may be necessary for the speedy and effectual transaction of Camp business, and prompt attention to their duties shall be required by the Chief and by the Camp.

For violation or neglect of duty by any such committee, or any such member thereof, the Camp may impose and enforce such punishment (consistent with the gravity of the offence) as permitted by Sections 111 to 117 inclusive of this Constitution, and the proceedings in any such matter shall be the same as for the trial of offences by members for the violation of the laws of the Association, as provided by this Constitution.

Representatives to the Grand Camp.

SECTION 87. Every Subordinate Camp, or two or more Camps combining, shall elect to the Grand Camp one Representative from among the active members for the first one hundred or less number of active members comprising such Camp, or combining Camps, and if there be more than one hundred active members, then one Representative for each additional one hundred members or fractional part thereof. But this Section shall not apply to honorary members.

Fees and Dues.

SECTION 88. The fee for initiation shall be such as the By-Laws of the Camp now or hereafter shall provide; but in no case shall it be less than three dollars, which may include the medical examination fee, and the fee for member's certificate.

SEC. 89. Each active member of every Camp shall pay into the treasury thereof, as regular dues, not less than three dollars per annum. All regular dues from its members to any Subordinate Camp shall be payable from time to time in advance and at equal stated periods, as now or hereafter shall be provided by any such Camp by its By-Laws in pursuance of the provisions of this article. Members at large shall pay two dollars per annum in advance.

Non-Payment of Dues.

SECTION 90. If any member of a Camp shall be six months or more in arrears for dues, he shall forfeit all right to, and shall stand suspended from, all benefits of this Association, and from membership in the Association.

If, however, such member be at the time of such suspension under charges for a violation of any of the laws of the Association, then, notwithstanding such suspension, before any restoration can be made, such proceeding shall be at the option of the Camp, as provided by Sections 111 to 117 inclusive of this Constitution; and, if such member be found guilty, his punishment shall be determined and imposed, at the option of the Camp, in the manner and form and with like proceedings as provided in said sections, and without regard or reference to such suspension or the result thereof.

If a member die six months in arrears for dues, no beneficiary shall be paid on account of the death of such member and no one shall be entitled to receive any beneficiary by reason of his death.

This section shall not include beneficiary assessments as dues.

SEC. 91. A member who is suspended from his Camp for non-payment of dues, and who appeals to be reinstated, shall make application in the same manner, and be subject to the same investigation, medical examination and ballots, as if he had applied for initiation, and shall pay all arrears of dues as pro-

vided by the Constitution and the By-Laws of the Camp. This shall also apply to any member suspended from the Camp for other causes than the non-payment of dues. No former member shall be accepted into any other Camp until he has made good any moneys paid for him by the Camp he formerly was in.

SEC. 92. Arrears for dues, when a brother is not under actual suspension from membership therefor by the operation of Section 90, shall not exclude any such member from visitation, care and attention during sickness and disability, but the same shall be bestowed upon him as in other cases.

SEC. 93. Subordinate Camps are hereby allowed to retain in their Camp, without paying dues, any aged or infirm brother, whose circumstances justify the same, who has been in good standing in any Camp for not less than ten years.

Attendance on Sick.

SECTION 94. The Chief shall appoint a sick committee, which shall arrange to visit each brother reported sick to the Camp, at least once a day during such sickness; provided the brother is within a reasonable distance, and not outside the limits of the Camp, and that the disease is not infectious. The Chief shall see that this duty is performed. If the residence of the sick brother be not less than two or more than five miles distant from the Camp meeting-room, he shall be visited at least once a week, by one of the Committee, during his sickness.

SEC. 95. Whenever a sick or disabled brother, not suffering from an infectious disease, shall need persons to watch over him, it shall be the duty of the Secretary, when so ordered by the Chief, to notify one or more brethren, as the occasion may require, to watch over him, if within three miles of the meeting-room, and to report at the next regular meeting thereafter, the name of any brother who shall, for any cause, neglect or refuse to comply with said notice.

SEC. 96. The Chief, on receiving information of the death of a brother, shall cause the members of the Camp to be notified to assemble at the proper hour, to attend the funeral and perform the last solemn service.

Terms, Returns, Etc.

SECTION 97. Terms of Subordinate Camps shall commence on the first meeting in January in each year, except that the first term of any Camp that shall be instituted after the month of January in any year, shall commence on the day of institution thereof.

SEC. 98. The annual term shall end on the 31st day of December, in each year, for which to report the condition of the Camps, and at the end of each such annual term each Camp shall report to the Grand Secretary, in the form that shall be furnished it, the number of initiations, rejections, reinstatements, deaths, contributing members and the whole amount of receipts and from whatever sources, the names of those suspended and the cause thereof, names of elected officers for the ensuing term, time and place of meeting of the Camp, number of members who received benefits, amount in the treasury, amount invested, and such other information as the Grand Camp shall from time to time require.

SEC. 99. Such return must be made out and authenticated by the Chief or other proper officer or officers for whose term they shall be made and by the seal of the Camp and transmitted to the Grand Secretary within ten days after the end of such annual term.

SEC. 100. Each Camp shall pay to the Grand Camp a *per capita* tax monthly on all active members.

SEC. 101. If any Camp fails to make its return as required by Section 37, or fails for six months to hold regular meetings, it may be declared defunct and its charter forfeited.

Regalia.

SECTION 102. The regalia of the Camp shall be selected by the Camp.

The Chiefs and Past Chiefs may be distinguished by three eagle feathers, other officers by two, and members by one, worn in the bonnet.

Withdrawal and Transfer Cards.

SECTION 103. A brother against whom no charges are pending at the time of his application, wishing to withdraw from his Camp, may apply for a withdrawal card, and on payment of all dues, assessments and fines lawfully charged against or owing by him, including fee for card, he shall, at any regular meeting, be granted such card, and shall thereupon cease to be a member.

SEC. 104. A brother against whom no charges are pending at the time of his application, wishing to join another Camp, may apply for a transfer card, and on the payment of all dues, assessments or fines lawfully charged against or owing by him, including fee for such transfer card, it shall be granted at any regular meeting.

SEC. 105. A brother holding such transfer card shall pay all dues and assessments to the Camp issuing the card until the deposit of the card by him with some other Camp, which must be done within six months after the issuing of the card. If at the end of this time he has not deposited his card in some other Camp his name shall be stricken from the books and his membership in the Camp shall cease, subject, however, to the provision of Section 107.

SEC. 106. A brother wishing to become a member of another Camp shall make application to it and present his transfer card within six months. The application shall be referred to a committee of three brethren, whose duty it shall be to inquire and report at the next stated meeting of the Camp, as to the character and fitness of the applicant, and whether all dues, assessments and fines charged against or owing by him in the Camp from which he received such transfer card, including beneficiary dues, have been paid to the day of application to the Camp to which

he has so applied. The applicant shall then be balloted for in the same manner as upon the original application. The Camp may also require that the applicant be re-examined by its Examining Physician.

SEC. 107. At the expiration of the time for which a transfer card was granted, the brother holding it not having deposited it with another Camp, may at any time within twelve months thereafter, deposit the same with the Camp that issued it, upon furnishing such Camp with an approved medical examination by the Physician of the Camp, duly approved by the Grand Physician, on the form prescribed for new members, and paying all dues and assessments accruing during the time and up to the date of deposit of card, and shall be subject to the provisions of Section 56 of this Constitution.

SEC. 108. The fee for withdrawal and transfer cards shall be regulated by Subordinate Camps, but shall not be less than fifty cents.

Visiting Brethren.

SECTION 109. No brother belonging to another Camp shall be permitted to visit a Camp unless he proves himself in possession of the password, and shall be examined by a committee, who, on being satisfied, may introduce him.

SEC. 110. No visiting brother can be examined and admitted to the meeting-room of the Camp before the Camp is opened unless any brother can vouch for the visiting member, and in such case he may be admitted before the Camp is opened.

Offences and Trials.

SECTION 111. *Charges and Committees.*—A member who has reason to believe that another has violated any of the laws of the Association, shall present to the Chief a charge against him in writing, specifying the offence, and the Chief, concealing the name of the accuser, shall refer the charge to a committee of three, which he shall appoint. The committee shall forth-

with furnish the accused with a copy of the charge, and summon the accused and witnesses to appear before them at such time and place as they may appoint. At the appointed time and place the committee shall meet and hear the evidence, which they shall reduce to writing, and if called upon so to do, shall produce it before the Camp.

SEC. 112. *Report and Trial.*—The committee shall report, recommending some punishment if they find the charge sustained. The report shall be laid upon the table until the next meeting, at which time the accused shall be summoned to appear and the Camp shall act upon it. If called for by any member, the evidence offered before the committee shall be read, but no other evidence shall be introduced. The Camp may, however, remit the case in order that more evidence may be taken. The accused shall have an opportunity to speak in his defence and shall then retire. The Camp shall then decide the question, and, if they find him guilty, determine or fix some punishment, after which he shall be notified of the result. The recommendations of the committee may be amended in any manner before final action is taken on them; and in every case where a member has been found guilty, he shall be punished by expulsion, suspension, fine or reprimand, according to the character and gravity of the offence.

SEC. 113. *Absence of Accused.*—Should the accused fail to appear before the committee or Camp when summoned, without sending a sufficient excuse, the trial may proceed as if he were present or he may be punished for contempt.

SEC. 114. *Waiver.*—A member against whom charges have been preferred may, with the consent of the Camp, waive any of the forms of trial, and if he acknowledge to the committee or to the Camp that he has committed the offence, the Camp may forthwith proceed to punish.

SEC. 115. All votes under Sections 112 to 114 inclusive shall be by ballot, and a two-thirds vote shall be required to find a member guilty, or to determine the punishment.

Appeals.

SECTION 116. Any brother shall have the right to appeal first to the Executive Board, and, thereafter, from it to Grand Camp, from the proceedings of a Subordinate or Juvenile Camp, or the decision of a majority thereof, in all matters connected with the Constitution, laws and customs of the Association, or on charges sustained.

SEC. 117. When an appeal shall be taken to the Executive Board or Grand Camp, notice of such appeal shall be given at the regular meeting of the Camp at which the decision was made or the trial had, or the next regular meeting thereafter, and the appellant, at the time of giving such notice, shall submit to the Secretary a written statement of the errors complained of and the grounds on which the appeal is based, which statement with the notice of appeal the Secretary shall enter in the minutes of the Camp. The Secretary shall within one month thereafter forward to the Grand Secretary a transcript of the case, duly certified under seal of the Camp, which transcript shall contain a copy of the proceedings held, the charges preferred, the report of the committees thereon, the testimony, the punishment determined or fixed upon, notice of appeal, and errors complained of. The Executive Board or Grand Camp shall examine and determine the appeal. The decisions of the Executive Board shall be binding until reversed by the Grand Camp.

Seal, Motto, Location, Meeting, Etc.

SECTION 118. Every Camp shall have a seal which shall be used for all official documents. No one shall be authorized to use the seal except the Secretary, unless by special direction of the Chief.

SEC. 119. A Subordinate Camp shall not change its location, as specified in the Charter, without the consent of the Executive Board. Every Camp shall fix its night of meeting, and shall not change without the consent of the Executive Board.

SEC. 120. The motto of a Camp may be placed on its By-Laws, official papers, etc., etc.

SEC. 121. All intoxicating liquors shall be excluded from meetings of the Camp.

SEC. 122. Subordinate Camps may hold anniversaries or other celebrations, picnics, or parties, and athletic games, and wear the regalia, without obtaining permission from the Executive Board.

SEC. 123. The funds, property, etc., of a Camp cannot be divided or distributed in any manner among its members individually, but shall remain the property of the Camp so long as its Charter is unreclaimed, and nine Beneficiary Members thereof remain in good standing. A Camp may, however, in its discretion, make an appropriation or donation to aid a new Camp which may branch from it.

By-Laws.

SECTION 124. Each Subordinate Camp shall be fully empowered by a two-thirds vote to adopt such By-Laws as may be deemed expedient, provided they do not in any wise repeal, conflict with or contravene any part of the Laws and Constitution of the Grand Camp, Subordinate Camps, or the principles of the Association,—a copy of said By-Laws must be transmitted to the Executive Board, and cannot go into effect until approved by the Executive Board.

Amendments.

SECTION 125. This Constitution shall be altered or amended only by the Grand Camp in the manner provided for in Section 52 of the Constitution of the Grand Camp, for the alteration or amendment thereof.

Defunct Camps.

SECTION 126. In case of the dissolution or suspension

of any Camp, any member of such Camp who may be refused or rejected as a member from depositing his transfer card in other Camps shall be preserved as a member-at-large, but continue to pay his assessments, as if regularly connected with a Subordinate Camp, to the Grand Secretary, and in case of death his family or dependents shall be entitled to the benefit of the Beneficiary Fund.

Provided, further, that said member shall pay as dues to the Grand Camp two dollars per year in advance, and he shall receive from the Grand Secretary a certificate or receipt authorizing the Chief of any Camp to give him the password in force during the time for which his dues are paid.

Provided, further, that the member or members who are the direct cause of the Camp being suspended, shall remain suspended until after the Camp is reinstated.

The Grand Secretary shall keep a roll of all members-at-large and their standing.

Property.

SECTION 127. Upon being notified of the dissolution of a Subordinate Camp, the Executive Board shall demand the surrender of the Charter, property and effects of such dissolved Subordinate Camp.

SEC. 128. When a Subordinate Camp is dissolved it shall be the duty of its last Chief, or, if there be none, of its last senior officer, or any member or person having such property in his possession, to deliver up the charter, books, funds, emblems, regalia, and other property and effects, to the Executive Board, and any officer or member having the custody of any such property and effects refusing to surrender the same, may be forever excluded from membership in this Association, even if his Camp be reinstated.

Suspension of Initiation During Epidemics.

SECTION 129. Whenever any pestilence or epidemic shall prevail, or be threatened in any district where a Camp or Camps of this Association are estab-

lished, the Executive Board shall immediately, or on acquiring knowledge of the same, suspend the initiation of new members into said Camp or Camps during the continuance of said pestilence or epidemic, or danger thereof. The territory to be proscribed, and the period of suspension to be defined by the Executive Board upon the advice of the Grand Physician.

SEC. 130. All books, blanks, badges, jewels, regalia, uniforms and emblems used by the Grand and Subordinate Camps shall be of the same quality, size, pattern and material, and in all respects as those prescribed by the Grand Camp.

Section 131.—Order of Business.

1. Opening.
2. Roll call of Officers.
3. Reading and confirming minutes of the last stated and intervening meetings.
4. Reports of Committees on Candidates.
5. Balloting for Candidates.
6. Initiation.
7. Unfinished business.
8. Reports of Committees—standing and special.
9. Communications, bills, etc., read and disposed of.
10. Proposal for Membership.
11. Reports of Sick Committees.
12. Are any members sick, in distress, or out of employment?
13. New business.
14. Nomination, Election and Installation of Officers.
15. Payment of Dues and Assessments.
16. Has the last Beneficiary Assessment been paid?
17. Good of the Association.
18. Receipts of the evening.
19. Closing.

NOTE—Constitution of Juvenile Camps published separately.

APPENDIX

Rules Governing Hazardous Occupations.

The Grand Executive Board has formulated the following rules, and a list of hazardous occupations, with rates, for its guidance, and the information of members, in accordance with Section 43 of the Constitution.

1. Any person seeking membership and engaged at the time of applying in any one of the following occupations shall pay monthly the extra assessment stipulated during the period he shall continue to be so engaged, and any member who desires to engage in an occupation more hazardous than that in which he is then engaged shall forthwith make known to the Grand Secretary his intention and shall pay the extra monthly assessment so long as he continues to follow such hazardous or extra hazardous occupation.
2. When a member changes his occupation to a less hazardous or to a non-hazardous one, he shall forthwith notify in writing the Grand Secretary in order that his assessments shall be reduced accordingly.
3. The Executive Board shall not give its consent to any member entering upon any one of the occupations marked by the word "decline," engagement in which would debar one from membership.
4. The extra monthly assessment is placed opposite each occupation; and shall be paid along with the ordinary assessments from the time of entering upon such hazardous or more hazardous occupation,

and shall continue to be paid so long as any member remains engaged thereat.

5. The onus of making known to the Grand Secretary for the guidance of the Grand Executive Board any such change in occupation rests upon the member; and any loss, hardship or inconvenience accruing therefrom to himself or his beneficiaries shall be construed as arising from such negligence or oversight on his part.

6. The engaging in any one of these hazardous or more hazardous occupations shall be interpreted as having been done for gain, or employment, and not as an incidental act which could not be construed as with the intention of following up such occupation.

7. The list of hazardous occupations and the extra assessment that must be paid by any member who engages in one of them shall only apply to such members as carry some form of insurance benefit certificate, and not those who carry only a sickness benefit certificate.

8. These rules and regulations and the annexed list of hazardous occupations and the extra assessments therein named shall come into operation on and after the first day of August, 1915.

Hazardous Occupations and the Extra Monthly Assessment that must be paid by any Member who is engaged in any one of these Occupations.

Acid Makcrs	Decline
Actors	\$0.40
Aeronauts	Decline
Asbestos Workers	\$0.50
Asylum Attendants or Orderlies.....	0.30
Baseball Players (Professional)	0.40
Billiard and Pool Parlor Owners and Employees	0.25

Bleachery Workers	\$ 0.30
Bowling Alley Owners and Employees.....	0.25
Brass Metal Workers (See Metal Industry).	
Bridge Builders (See Structural Iron Workers).	
Button Makers (Bone, Ivory, Pearl, Steel)...	0.25
Caisson Workers	Decline
Carpet Factory Employees:	
Ordinary Workmen	\$0.25
Carders	0.50
Cartridge Factory Employees (See Explosives).	
Cement Mill Employees (Exposed to Dust)..	0.60
Chauffeurs (Racing)	Decline
Circus Employees:	
Performers	Decline
Other than Performers	\$0.50
Color Makers and Mixers (Dry Process)...	Decline
Cooks and Chefs in Hotels and Places Selling	
Liquors	\$0.40
Cornice Setters	0.40
Cotton Mill Workers:	
Ordinary Workmen	0.25
Carders	0.50
Cranemen, Operators on Railroad and Helpers	0.40
Distilleries (See Liquor Industry).	
Divers	Decline
Dyers (Artisans)	\$0.25
Dynamite (See Explosives).	
Electricity (See Electric Industry).	
Elevator Employees (Grain)	0.15
Elevator Construction:	
Foremen	0.30
First-class Workmen	0.40
Emery Wheel Workers (See Grinders under	
Metal Trades)	0.30
Enameling Workers	0.50
Explosives:	
Cartridge Factories:	
Machine Operators Filling Cartridges.....	0.60

Employees Breaking Up Condemned Cartridges	\$ 1.00
Gunpowder and Dynamite:	
Office Men Whose Duties occasionally take them to the Plant where the buildings are situated less than half a mile from the Works	0.25
Chemists	0.40
Superintendents	0.40
Carpenters, Plumbers, Steamfitters, Engineers and Machinists	0.50
Foremen and Skilled Employees in Factories (Including Fireworks), Acid Houses and Warehouses and Those Who Work in the Outside Gang	1.00
Explorers	Decline
File Cutters and Grinders (See Metal Trades, etc.).	
Filers (See Saw Mill Employees).	
Firemen (City Department)	0.30
Fishermen:	
Deep Sea or Bank	0.40
Seal	0.60
Fireworks Makers (See Explosives).	
Flint Mill Workers	0.50
Flour Mill Workers	0.15
Furriers (Artisans)	0.30
Glass Workers:	
Bevellers, Etchers, Grinders, Engravers, Polishers, Cutters (Other Than Plate or Window)	0.25
Batch Mixers	0.60
Glass Blowers (Using Machinery)	0.30
Glass Blowers (Not Using Machinery)	0.50
Unskilled Workmen Exposed to Extreme Heat	0.50
Grain Elevator Employees and Handlers	0.15
Granite Carvers, Cutters, Sawyers and Tracers	0.50

	Grinders of Metal (See Metal Trades).	
	Grocers Selling Liquor (See Liquor Trade).	
\$ 1.00	Hat Industry (Blowers, Covers, Pouncers, Fin- ishers, Dyers).	\$0.30
	Horse Racing:	
	Book Makers	0.40
0.25	Jockeys and Trainers	Decline
0.40	Hospital Attendants	\$0.30
0.40	Hostlers:	
	Connected with Licensed Hotels	0.50
0.50	Not Connected with Licensed Hotels.	0.30
	Hotels (See Liquor Trade).	
	Hot Iron and Steel Industry (See Metal Trades).	
1.00	Iron Workers(See Metal Trades).	
Decline	Laundry Employees in Washing Room.	0.15
	Lead Burners (See Metal Trades).	0.40
	Lead Concentrators (See Metal Trades).	0.40
0.30	Lime Kiln Workers (Blasting)	0.50
	Liquor Industry (See Special List).	
0.40	Livery Stables (Employees)	0.30
0.60	Longshoremen and Lightermen	0.25
	Lumber Industry (See Special List).	
0.50	Marble Cutters, Carvers, Sawyers and Tracers	0.50
0.15	Marine Service (See Special List).	
0.30	Match Factory Employees (Using White and Yellow Phosphorus)	Decline
	Metal Trades and Industries (See Separate List).	
	Mining Industry (See Separate List).	
0.25	Motormen (See Electricity).	
0.60	Moving Picture Theatre (See Theatrical).	
0.30	Nurses (Male).	\$0.30
0.50	Oil Field Workers (Those Using Explosives)	0.75
	Painters:	
0.50	Bridge	0.60
0.15	Structural Iron	0.75
0.50	Steeple	Decline

Paint Work Employees	\$0.40
Paper and Pulp Mills (Other Than First-class Workers)	0.30
Phosphate Mill Employees	0.40
Plaster of Paris Workers	0.40
Polishers (See Metal Trades).	
Pool Parlor Employees and Managers.....	0.25
Pottery Industry:	
Kilnmen, Mould Makers, Potters.....	0.40
Flint Mill Workers	0.50
Dippers, Ground Layers, Mixers, Scourers, Sweepers	0.60
Powder Industry (See Explosives).	
Quarrymen:	
Non-Blasting, Derrickmen and Steel Drillers Engaged in Blasting	0.25
Engaged in Blasting	0.60
Railway Service (See Separate List).	
Restaurants Where Liquors are Served (See Liquor Industry).	
Roofers	0.25
Rubber Industry (Ordinary Workmen).....	0.25
Rug Repairers	0.30
Sailors (See Marine Industry).	
Sanitarium for Tubercular Patients (Male Nurses and Attendants)	0.40
Saw Mill Industry (See Lumber Industry).	
Silk Mill Employees:	
Ordinary Workmen	0.25
Carders	0.50
Slate Workers, Sawyer, Planers, Polishers, Shavers	0.30
Slaters	0.25
Smelting Industry (See Special List).	
Steam Shovel Engineers (Railroad).....	0.30
Steel Workers (See Metal Trades).	
Steeple Painters and Repairers	Decline
Stevedores	\$0.25
Stone Carvers, Cutters, Sawyers, Tracers.....	0.75

\$0.40	Structural Iron Workers and Bridge Builders:	
	Foremen	\$0.50
0.30	First-class Workmen	0.75
0.40	Submarine Operators	Decline
0.40	Subway Railroad Employees (See Electricity).	
	Surface Electric Railway (See Electricity).	
0.25	Telegraph and Telephone Employees (See Electricity).	
0.40	Terra Cotta Workers (See Pottery Industry).	
0.50	Textile Industry (See Industry in Question).	
	Theatrical:	
0.60	Regular Theatre Managers and Box Office Employees	\$0.25
	Moving Picture Theatre Machine Operators	0.25
0.25	Tin Dippers and Finishers	0.25
0.60	Trollies (See Electricity).	
	Tunnel and Subway Construction:	
	Engineers, Superintendents, Firemen and Skilled Mechanics:	
0.25	Who Do Not Go In Air Locks	0.30
0.25	Who Go In Air Locks	0.75
0.30	Others	Decline
	Turkish Bath Employeess	\$0.25
0.40	Watchmen (Night)	0.15
	White Lead Workers	0.15
	Window Cleaners on High Buildings.	0.60
	Wireless Telegraphy (See Electricity).	
0.25	Wool Mill Employees:	
0.50	Ordinary Workmen	0.25
	Carders	0.50
0.30	Zinc Work Employees.	0.50

Electricity.

	General Elctrical Employments:	
line	Linemen (Telephone and Telegraph)	\$0.50
\$0.25	Trouble Shooters (Telephone and Telegraph)	0.25
0.75		

Electrical Construction and Installation:	
Engineers, Superintendents, Foremen and Operators in Electrical Manufacturing Plants Employed on Electrical Shop Tests, or on Electrical Plant Installation and Installation Tests	\$0.50
Electrical Operation (Low Voltage—under 2,200 Volts):	
Engineers, Superintendents and Employees in Power Stations, Substations, and Inter-switching Stations	0.25
Engineers, Superintendents and Operatives Employed in Underground System Operation, Maintenance and Extension.....	0.25
Carbon Trimmers and Power Inspectors...	0.25
Overhead Linemen, Trouble Shooters and Repairmen	0.50
Electrical Operation (High Voltage—over 2,200 Volts):	
Engineers, Superintendents, and Employees in Power Stations, Substations, and Inter-switching Stations	0.50
Engineers, Superintendents, and Operatives Employed in Underground System Operation, Maintenance and Extension.....	0.70
Overhead Linemen, Trouble Shooters, and Repairmen	0.70
Electric Railroads:	
Motormen Driving Electric Engines on Elevated or Surface Roads	0.60
Conductors, Guards, Motormen, in Subway Roads	0.25
Signal Repairmen, Switchmen, Track Walkers, in Subway Roads	0.60
All other Electrical Occupations are taken as standard, and on the ordinary rates.	

Liquor Industry.**Breweries:**

Proprietors (Actively Engaged in the Business), Superintendents and Clerks \$0.35

Other Employees (Including Travelling Salesmen and Collectors)..... 0.50

Distilleries:

Travelling Salesmen Dealing with Wholesale Trade Only. Other Employees 0.35

Travelling Salesmen and Collectors Dealing with Retail Trade Only..... 0.50

Hotels:

Proprietors, Managers and Clerks, Never Tending Bar 0.40

Waiters 0.60

Bartenders, Proprietors and Clerks Tending Bar 0.75

Liquor Houses:

Proprietors, Managers and Clerks (Wholesale)..... 0.25

Proprietors, Managers, and Clerks (Retail) 0.35

Restaurants and Clubs (Serving Liquors):
Club Stewards 0.30

Proprietors, Managers and Clerks Not Tending Bar 0.40

Proprietors, Managers and Clerks, Sometimes Tending Bar 0.75

Saloons:

Proprietors Never Tending Bar 0.60

Proprietors Sometimes Tending Bar..... 0.75

Lumber Industry.

Lumbermen (River Drivers) Decline

Lumbermen on Booms and Raftsmen..... \$0.80

Lumbermen in Woods Following the Occupation Exclusively..... 0.40

Circular Sawyers and Saw Filers..... 0.40

Carrangemen and Edgers 0.60

Marine Industry.

Ocean:

Officers on Ocean Steamers Under 3,000 tons	\$0.30
Master Mariners on Fishing Vessels, Stewards	0.40
Officers on Sailing Vessels	0.60

Great Lakes:

Officers on Steamers, Not Freighters, Under 1,000 Tons	0.25
Officers on Sailing Vessels and Stewards on Boats Where Liquors are Served	0.40
Firemen and Sailors	0.60

Harbors, Bays, Rivers, Small Lakes:

Firemen and Sailors	0.40
In above Officers include Captain, Mate, Second Mate, Chief Engineer, Second Engineer, and Purser.	

Metal Trades and Industries.

Shop Workers:

Brass Founders, Mixers and Casters, Tin Dippers	\$0.25
Buffers, Burnishers, Cutters, File Makers, Finishers, Grinders, Polishers, Saw Filers	0.30

Hot Iron and Steel Industry:

Blast Furnace Employees, Catchers, Doublers, Matchers, Pair Heaters, Puddlers, Roughers, Open Hearth and Crucible Steel Workers, Hot Iron Workers in Rod Mills and Wire Mills	0.25
Forgemen and Foundrymen	0.15
Laborers	0.60

Mining Industry.

Surface Mines:

Foremen and Bosses	\$0.40
Working Miners	0.60

Underground Miners:

Owners, Managers, and Engineers Frequently Going Underground	\$0.30
Laborers Working Above Ground	0.40
Foremen and Bosses	0.50
Working Miners	0.75

Railroad Service.

Employees on Trains:

Waiters, Conductors on Freight and Mixed Trains	\$0.40
Engineers on Passenger, Mixed or Freight Trains	0.50
Fircmen on Passenger, Mixed or Freight Trains	0.75
Brakemen on Mixed or Freight Trains with Automatic Couplers	0.75
Brakemen on Mixed or Freight Trains without Automatic Couplers	Decline

Employees in Yards or Along Tracks:

Bridge Carpenters, Car Checkers, Car Sealers, Track Supervisors, Track Walkers, Coal Heavers, Freight Handlers, Car Cleaners	\$ 0.25
Wrecking Train Crew, Car Inspectors, Car Repairers in Yards, Section Foremen and Men in Small Yards and on Main Lines, Flagmen and Gatemen at Crossings, Wrecking Train Foremen	0.40
Bridge Painter	0.60
Section Foremen and Men in Large Yards, Signal Men not in Tower, Switchmen, Yard Foremen, Yardmen	Decline
Employees in Repair Shops and Roundhouses: Roundhousemen not Otherwise Specified...	\$0.25
Ash Pit Men, Engine Hostlers, Engine Wipers, Flue Cleaners, Oilers	0.50

Smelting Industry.

Foremen, Millmen, Laborers	\$0.35
Operators at Lower Furnace and Arsenic Recovery House	Decline

\$0.35

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