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A. O. U. W. - Ancient Order of United Workmen



The PROTECTOR

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See page 5 for Notice of Assessment No. 9 for October.

THE NEW RATES

Interesting History of the Whole Supreme Lodge Legislation

BY P. S. M. W. BICKFORD.

Causes and Conditions Which Led to the Change.

Past Supreme Master Workman J. C. Bickford, in an editorial article in the *Massachusetts Workman*, presents some facts that were very potent in deciding the legislation adopted by the Supreme Lodge, which in reality amount to a clear and succinct history of the causes and conditions that led to the change, and as Bro. Bickford is acknowledged to be one of the foremost members of the Order and one well qualified to speak upon it or any other question, we quote very freely from his article:—

"First is the fact that if one hundred thousand men are insured for \$1,000 each, there must be paid into the beneficiary fund of the order, company, or organization, \$100,000,000 to meet the payments as they mature from the first year of insurance on to the end of life of the last member. To do this rates must be established to so equalize the burdens that each and every one, so far as is possible, will bear his equitable share. This may be done in various ways. It might be done by a single payment from each member at the commencement of the protection; it might be by a fixed yearly rate, computed according to mortality tables, the insured paying such a surplus above cost in the early years of protection as would equal the increasing rate each year to the end of expectancy of life; it might be done by the step rate plan, increasing the amount paid each year in accordance with the increasing cost of the protection to the end of life, but in this case a person living beyond the expectancy—perhaps to 80 or 90 years of age, would find the rates absolutely prohibitive, and it is necessary that all organizations, whether fraternal, co-operative, natural premium assessment, or otherwise, should so adjust their rates as to make a stopping place somewhere within the possibilities of the insured.

AT THE FORMATION.

"In the formation of the A. O. U. W., and of most other fraternal societies, the principles of insurance were entirely ignored or, if not entirely ignored, they were only considered at the starting point of the term of insurance, and the matter of continuing on through life with the increasing cost of each succeeding year was wholly lost sight of. Even the starting point was ignored in the beginning of the A. O. U. W., and the broad principles of charity and fraternity were the foundations upon which it was established. The grand work it accomplished under the plan will never be exceeded in the history of unselfish fraternalism; but there came a time when sentiment could not controvert

facts; and the increasing age of its members brought an increasing death rate which threatened the life of the Order. The application of the relief law became a burden upon the young jurisdictions, and the maximum rates which were collected in the old jurisdictions were nearly prohibitive of gain in membership; and while measures were proposed which might for a time have brought relief they were of such a character as made their enactment impossible.

"In 1895 the Beneficial Commission was created to devise some plan that would permit the older jurisdictions to compete with other organizations, and at the same time perpetuate the Order. That commission entered upon the work assigned, and at the session of 1896 presented a report, recommending the adoption of a classified plan of assessments and the raising of a relief or emergency fund. The rates recommended were those now in force in our own and all other jurisdictions except Nebraska, South Dakota and Minnesota, but the commission recommended that twelve assessments per year be collected without notice from all jurisdictions, adopting the plan, and a sum that would equal the amount of twelve assessments under that plan, from all jurisdictions that did not adopt it. It was recommended further that each full-rate member pay a monthly assessment of twenty-five cents, and each half-rate member a monthly assessment of a like amount, to be held as a relief or emergency fund, and that jurisdictions should be entitled to relief for deficiencies from deaths occurring in ages above 54 years.

ONLY ADOPTED PART OF THE PLAN.

"The Supreme Lodge adopted a part of the plan proposed by the commission, viz., the plan of classified assessments, to be applied to jurisdictions asking for relief for three years in succession, including the year 1896, and to be in force January 1, 1897. It made the maximum rate of each jurisdiction the same, i. e., the equivalent of twelve classified assessments. It permitted current cost collections, and left the matter of emergency and relief just where it had been, except concerning the maximum necessary to obtain relief.

"If the plan recommended by the commission had been adopted, the A. O. U. W. would have had at the present time at least a million dollars in reserve in the emergency fund of the Supreme Lodge, and many millions accumulated in the various low rate jurisdictions. This was not done, however, and the Order continued on current cost collections, both as to beneficiary fund and relief. Each year the call for the latter bore more heavily on the members, and in 1899 there was a demand for a more equitable method of raising this fund, it being claimed that the high rate or the older jurisdictions that were receiving relief should contribute in a larger degree than the young and low rate jurisdictions, which did not participate in its bounty.

"It was estimated that if a fund approximating one million dollars could be raised annually, it would pay the relief called for, and with interest accretion reach such a sum as would take care of the Order. This estimate was based on the assumption that the older jurisdictions were improving their condition by the accession of new members and a yearly reduction of the average age of the membership.

GUARANTY LAW PRESENTED.

"A committee of seven was appointed to present a plan that would be adequate, and this committee, after consideration, presented to the Supreme Lodge in 1900 the guaranty and relief law now in force. It went into operation January 1, 1901, and accomplished what its originators anticipated, i. e., it raised about one million dollars; not that sum the first year, but approximating thereto. The new law was not formulated upon a mortality table of the Order, for the committee did not have it—not even the statistics of half the jurisdictions; but it was based upon the supposed necessities of the Order. When it went into operation the adjustment for the year 1900 was made, and the one dollar per capita collected during the last term of that year was called from the Grand Lodges, and utilized as far as it would go paying the relief required for 1900. It paid a little more than one half the amount that was due, and left a deficit of nearly three hundred thousand dollars to be taxed up against the new plan.

"In the meantime the death rate was increasing in the older jurisdictions, so that for the next year the deficit was increased above the amount started with in 1901.

"At the session held in Portland in 1902, the writer introduced a resolution instructing the Supreme Recorder to ascertain by wire or otherwise from each jurisdiction receiving relief for 1901, the number of deaths during the first six months of 1901 and 1902, in order that some plan might be formulated at that session to meet the demands which might be made for the current year. The reports received indicated a less number than in 1901. It was therefore considered that the death rate of 1901 was abnormal, and that the plan was sufficient to meet the requirements for another year; but it was decided to appoint a commission to consider the subject, investigate the condition of the Order and ascertain what changes were needed to perpetuate it. This commission had the advantage of nearly complete statistics of the A. O. U. W., and after consultation decided on a valuation of the Order, that a computation might be made as to the deficits existing at the present time and those that would accrue under the present rates and system.

AN ABLE ACTUARY ENGAGED.

"That the work might be done thoroughly, the commission secured the service of an able actuary, who, after days and nights of labor, presented the condition of the Order as set forth in the Supreme Master Workman's circular, also a plan for readjustment of rates to overcome the existing deficiencies, and provide for those of the future. The report was presented by the commission to the Supreme Lodge, and the actuary was brought before the committee of the whole, to whom the report was referred. For four hours he answered questions propounded by the members, in a manner that convinced all that there could be no question as to the soundness of the position taken; and after a thorough discussion the new plan was adopted by an almost unanimous vote.

"This plan differs in some respects from that recommended by the beneficial commission of 1896 in that it is more elastic, being ample to allow the collection of a sufficient amount of beneficiary fund for current death

claims; providing for a level or classified rate at the option of the various Grand Lodges or the members; a partial credit and a paid-up certificate; also the proviso that all jurisdictions contributing to the guaranty fund shall participate therein, and that a jurisdiction like our own may continue on its present plan as long as the members may desire, on the condition that it contributes to the guaranty fund according to the rates established, but that it must pay all losses except the deficiencies in ages above 55 until the amount that would be collected by twelve assessments under the proposed rates has been raised and expended for that purpose.

"In other words, if we contribute to the guaranty fund according to the rates established, we shall receive from that fund the deficiency that exists, according to the table in the Supreme Master Workman's circular, on all deaths occurring in ages above 55; but we must raise from our members a sufficient sum to pay all losses occurring in ages under 55 years, and the difference between the deficiency and the amount of the certificate in ages above 55 years, providing that the sum so required does not exceed the sum that would be raised by the application of the new rates to our membership.

"The application of this law is essentially the same as was that of the plan of classified assessments, with the safeguard of being adequate by the collection of current cost in low rate jurisdictions, and due care for the preservation intact of the reserve and guaranty funds.

A CHANGE WAS NECESSARY

"That it was necessary to make the change was clearly demonstrated by the fact that at the time of the meeting of the Supreme Lodge last June, the unpaid losses charged against the guaranty fund approximated six hundred thousand dollars; and the further fact confronted the members that in every one of the older jurisdictions the death rate in the older ages was increasing, and would continue to do so.

"The jurisdiction of Pennsylvania, with a membership of sixteen thousand, has over eight thousand in the classes above fifty years of age, extending up to between eighty and ninety years, nearly every member of whom holds a two-thousand-dollar certificate. The American Experience Table of Mortality would give the youngest less than twenty-one years of expectancy of life; so that, figured on an insurance basis, we must calculate that in twenty-one years those certificates must mature and be paid. Their payment would call for \$16,000,000, and yet the amount raised upon the entire membership of the jurisdiction yearly is but a trifle over \$500,000. This in the years given would amount to perhaps \$11,000,000, leaving \$5,000,000 to be contributed by some one else.

"Take the jurisdiction of Ohio, with a membership on January 1, 1902, of 1932 full-rate members above 50 years of age. A careful computation shows that the jurisdiction would be entitled to sixty-six deaths in that year among those members. This would call for \$132,000, and yet the rates now in force, if every member paid the maximum of twelve assessments, would fall by over \$49,000 of paying the losses, and the death rate will increase as the ages advance. There

was at least \$1,000,000 deficiency rolling up in Ohio, and who was to pay it?

INDEBTED TO THE ORDER

"What was true of Pennsylvania and Ohio is true of Illinois, Nevada, Tennessee and Kentucky, though the latter jurisdiction has made a wonderful gain in membership. Other jurisdictions were tending the same way, and who was to make up these deficiencies and pay these losses? Massachusetts did not want to do it, Kansas did not want to do it, Iowa did not want to do it, no one wanted to do it, for the representatives saw that the time might come when their own jurisdictions would have a deficiency to take care of. It needed no artist to picture the truth that the deficiency was caused by deaths in the advanced ages, yet the oldest member of the Order had not paid into the beneficiary fund one half the amount of his certificate. We heard it stated that no member had as yet paid into that fund seven hundred dollars, but every certificate had been honored to its full face promise. It was made evident that every member above the age of 55 years was indebted to the Order to a greater or less extent; and while they could not be called upon to make that deficiency good, they were asked to pay such rates as would be proportionate to the balance of their protection.

"The new rates will without doubt prove burdensome to many of our members. Perhaps some will feel obliged to drop from the Order; but to them is given the option of reducing the amount of the certificate, the right of half credit, and a paid-up valuation for the amount they really owe the Order.

"In many cases the protection has become speculative insurance. By this we mean that it is no longer kept up for the protection of the home, but rather as an investment for surviving heirs. Is there any reason why young members and young jurisdictions should tax themselves for the benefit of those who use the Order for speculative rather than protective purposes?

"The deficiencies that now exist must be cared for in the spirit of fraternity and honesty. Beyond that, let business principles be applied to the real business of the Order. Help should not be withdrawn in cases where the conditions merit assistance, nor should the spirit of fraternal brotherhood cease to direct our acts. On the contrary, let this spirit animate every heart, for there can be no fraternity without a recognition of justice, and the greater the one, the more complete the other."

OUR ACTUARY.

The A. O. U. W. has always consulted the best talent obtainable. As the last Supreme Lodge elected Bro. Miles M. Dawson its consulting actuary it will be of interest to the members to know something of his attainments. He is Associate of Institute of Actuaries, Great Britain, an Associate of the American Society of Actuaries, a Fellow of the Royal Statistical Society of Great Britain, of the American Statistical Society, and of the American Geographical Society. He is a member of the German Insurance Society of Berlin and of the International Congress of Actuaries; and an honorary member of the Insurance Institute of New South Wales, Australia. Author of "Practical Lessons in Actuarial Science," "Elements of Life Insurance," "Assessment Life Insurance," "Principles of Insurance Legislation," "Things Agents Should Know," etc. Also a member of the A. O. U. W., National Union, Independent Order of Foresters, Modern Woodmen of America, Royal League and Fellowship of Solidarity, and a 32nd degree Mason. He is a self made man, a genial gentleman and thoroughly capable in his profession.

—Bulletin.

The A.O.U.W. Complimented

Expert Testimony that the Growth of the Order will not be retarded.

Mr. Abb Landis, of Davenport, Iowa, and the actuary of the Modern Woodmen and editor of the *Criterion*, had an article in a recent issue in which he most highly compliments the Supreme Lodge upon its action at the June session in St. Paul. In the course of the article Mr. Landis has this to say:—

Ancient in name only is this great society. In its methods it is one of the most progressive and up-to-date fraternal orders in the country. In 1896 the members of the beneficial commission who were appointed to investigate the financial position of the society, reported a plan that was as radical as the one reported by the readjustment committee of the Modern Woodmen of America.

The delegates to the Supreme Lodge adopted a conservative policy and refused to accept the plan reported by the beneficial commission in its entirety. However, a great step toward adequacy was taken by the society, and in 1901 a further change was made in respect to the guaranty fund, which was intended to strengthen the financial condition of the Order.

Never content to remain still while progress was possible, the Supreme officers pushed forward, and at St. Paul, on the 18th of June, a perfected plan was adopted which places the Ancient Order of United Workmen in the lead of all the large fraternal orders, in so far as the rates of assessment are concerned.

Many smaller societies have anticipated the Ancient Order of United Workmen, but it leads, as it has done for years, all the societies of more than 100,000 members. The Independent Order of Foresters adopted adequate plan for new members, but by leaving the old members at the old rates, with current deficiencies, to that extent fell behind the action taken by the A. O. U. W.

The Modern Woodmen of America missed its opportunity in not adopting the plan reported by the readjustment committee, and thereby has permitted the A. O. U. W. to virtually appropriate that plan and become a beneficiary of the advantages which will result from operation under it.

The plan just adopted by the A. O. U. W. gives the option to members over 55 years of age of accepting the present values of their deficiencies in paid-up certificates payable at death. When this fact is understood by the members of the society, it will become extremely popular. It prevents the "freezing-out" of old members, and imposes upon the younger members an assessment of a purely fraternal nature, under the name of a guaranty rate.

It is the only plan which has ever offered members at advanced ages relief from the exorbitant charges incident to the cost of protection in the "s ar and yellow leaf."

The third paragraph in the report of the committee is particularly interesting, in that it not only gives present members over 55 years of age the option of a paid-up certificate to the amount of the deficiency in their payments, but also gives the option to future members who attain the age 55 of a paid-up certificate equal to the net reserve standing to the credit of their insurance.

Paragraph 6 of the committee's report materially changes the system of granting relief to jurisdictions. As under the old plan as many assessments are to be collected as will meet the death losses in any year, but instead of granting relief as under the present plan, the amount of the deficiency per \$1,000 at all ages over 55 in all jurisdictions will be paid from the guaranty fund whenever or wherever a death occurs. It is expected that by this method a greater measure of equity will be maintained between the low and high-rate jurisdictions.

While there is nothing but congratulation and commendation for the Supreme officers in the accomplishment in St. Paul, nevertheless there should be a lesson to younger societies in the fact that lower rates than those adopted in 1903, which would have been adequate in all particulars, could have been adopted in 1896 by the Ancient Order of United Workmen. The delay of seven years passed many members into the higher ages, with larger deficiencies, resulted in increased contributions to protect their insurance.

Societies, like men, appear to be unable to learn from any other than their own experience, and consequently the lesson is more or less costly. The beneficial commission of 1896 presented a history of reforms inaugurated and consummated by the Friendly Societies of England, which gave facts and experiences sufficient to convince any man of thought that delays in the matter of readjustment of a schedule of inadequate rates are always dangerous. The delegates to the Supreme Lodge in that year concluded that they knew more about such matters than the learned and experienced gentlemen who composed the commission, or the actuaries who advised them, and consequently took the matter into their own hands, with the result that their work had to be amended, revised and improved upon.

The delegates to the Supreme Council of the Royal Arcanum in 1898 similarly put

aside a report of a commission, and disregarded the advice of its actuary, and likewise took the matter into their own hands, and made a mess of it.

Within the last two years as many as twenty-four different societies have adopted rates according to the National Fraternal Congress table of mortality, which rates are very much higher than those of competing societies which are on an inadequate basis, or only give protection from month to month. These high-rate societies have secured business, which demonstrates that a strong popular sentiment has developed in favor of safety as against cheapness.

Indeed, when the Ancient Order of United Workmen adopted the classified plan in 1896, the rates were much higher than the rates of many other societies, and yet it began an unprecedented growth, which has been continued to the present time. We predict that renewed prosperity will result from the re-ut action at St. Paul.

The action of the Supreme Lodge of the Ancient Order of United Workmen cannot be too highly commended, and our editorial cap is tipped to the magnificent work done by the retiring Supreme Master Workman, Webb McNall, and to his fellow-officers who have stood so firmly by him in his effort to place the grandest of all of our American societies upon a sound financial basis.

This action of the Ancient Order of United Workmen will give courage to the officials of other societies, and it may confidently be predicted that within five years from this date it will be the exception to find any reputable fraternal order working under an unsound and unscientific schedule of rates.

It has been the history of all such movements that very few supreme bodies of societies with a representative form of government have acted wisely on advice and suggestion. Only after bitter experience have the representatives, direct from the membership, been brought to a realization that wise and judicious action is much better than guess-work.

Notwithstanding the fact that the rates in 1903 for the Ancient Order of United Workmen must necessarily be higher than would have been a similar schedule of rates in 1896, this great society will not be retarded in its growth by such a fact. It can yet give cheaper insurance than any business organization, and can grant protection equally safe and sound.

PERSONAL

Bro. Nicoll, of Nebraska, with his daughter, was in Montreal last month on a tour through Canada, and gave the Grand Recorder a call.

Grand Inside Watchman R. H. Gooley, D. D. G. M. W. for No. 10 District, was in town last month and paid a visit to the Grand Lodge office.

Bro. Wood, Grand Foreman of the New-Jersey Jurisdiction, called on the Grand Recorder while passing through Montreal in September, and also paid a visit to Federation Lodge, No. 2, where he received a cordial welcome.

Bro. Geo. Donnelly, of Sherbrooke, one of the hardworking members of the Order, and Recorder of St. Francis Lodge, No. 15, spent a week in Montreal last month accompanied by his wife, and favored the Grand Lodge office with a visit. Bro. Donnelly is also a leading member of the I. O. O. F.

We are pleased to note that Bro. James Ramsay, our energetic D. D. G. M. W. for District No. 11, is a hail fellow well met in every institution with which he is connected, whether it be of business or fraternal character. On the occasion of his retiring from the Dominion Wire Manufacturing Company, after thirteen years' service, to enjoy a well-earned rest, the employees presented him with a gold-headed cane and a beautiful ring, together with an address wishing him good health, long life and prosperity, in which we, in common with all the brethren in this jurisdiction, heartily join.

One of the crying needs of the times among the fraternal societies is that proper adjustment of rates which will bear upon every member fairly and at the same time secure stability and perpetuity. And that is what the Supreme Lodge of our beloved Order has done in its new plan.

ATTRACTIVE COMBINATIONS.

The attractive combinations which are possible under the new plans are showing themselves more and more to the careful student every day and the better they are studied not only is it made apparent that the A. O. U. W. is the best society for the young man to join, but the charge that the members of the Supreme Lodge, who are naturally in the older ages, in adopting the new rates have attempted to "freeze the old man out" is unwarranted and unauthorized by the facts.

The adoption of the Classified Plan and the Level Rate Plan presents Fraternal Protection to the young man in its most attractive features, as prominently pointed out in our last issue. At 18 years of age, he can take out a \$2,000 certificate under the classified plan, and pay 65 cents, 75 cents, 90 cents and \$1.05 per assessment in the first, second, third and fourth classes respectively, and at age 40 by transferring to the Level Plan he will pay \$2.45 per assessment from 40 to 45 years, and from 55 to the end of life only \$2.03 as he will have no further Guaranty Fund to pay.

Now let us turn to the old men, and we are dealing only with \$2,000 certificates. It has been pointed out that a member at age 70 can take a paid-up certificate for \$450 for \$1,000 of his total amount and continue the remaining \$1,000 in force, making \$1,450 in all, by paying \$4.20 in each assessment. Or if he chooses to take a paid-up certificate for \$675 on \$1,500 he will receive \$1,175 by paying \$2.10 on each assessment.

Under the half-cash payment option any member over age 55 may take a paid-up certificate on \$1,000, continue the remaining \$1,000 in force with an assessment rate of \$4.20, and then take advantage of the half cash payment option. Thus a member at age 70, holding a \$2,000 certificate, may take a paid-up certificate for \$450 on \$1,000, leaving the other \$1,000 in force. On this total amount of \$1,450 his assessment would be \$4.20 one-half of which (\$2.10) he can pay in cash, together with interest at four per cent. on the one-half which he does not pay, the amount unpaid at the time of his death to be deducted from the \$1,450.

And then there is also the paid-up certificate option under the Level Rate Plan by which a young man can join the Order at 18 years of age, and by paying 1.24 per \$1,000, including guaranty fund, on each assessment, at the age of 56 he can take a paid up certificate for \$437 (double this amount of course, on a \$2,000 certificate), or if he chooses to continue pay \$1 per assessment he can augment it by \$19 up to \$456 at age 57, and so on up to time of death, as appears by the table of paid-up certificate options also given in this issue.

Labor for the extension of the Order. In securing a new member you have fulfilled a mission—you have thrown the protection of fraternity and the security of a beneficiary certificate in time of trouble, perhaps of want and destitution.

Twenty-four fraternal insurance societies have changed their rate of assessment within a short time, bringing them up to the standard of the National Fraternal Congress Mortality Table, or approximately near it.

Don't fail to pay your assessments.

RUSHBROOK LODGE No. 3.

At its regular meeting on September 15th this lodge was favored with a visit from Bro. J. J. Ulley, Grand Receiver, Bro. W. J. Pendleton, D.D. G.M.W., and Bro. Patterson, Grand Recorder, a fair attendance of members being present. The new plans of assessment adopted by the Supreme Lodge occupied a considerable portion of the time of the meeting. Several of the brethren asking questions as to its effect on this jurisdiction. Bro. Patterson explained that the adoption of the new plans was entirely optional and could only be put into operation in this jurisdiction if two-thirds of the members present at Grand Lodge voted in the affirmative. After explaining several of the optional features, Bro. Patterson suggested that it might be advisable to consider if it would not be in the interest of all concerned to adopt the new plans, both level and classified, for all new entrants, leaving those now members to continue at present rates, plus the Guaranty fund assessment. Bro. J. J. Ulley also delivered a rousing address touching upon loyalty to the Order, in which he had as much faith to-day as he ever had. Bro. Pendleton, in the course of his remarks, stated that if he had the poor opinion expressed by some of the members of the Order he would not remain in it for five minutes. This remark of Bro. Pendleton was considered quite apropos, owing to the fact that notwithstanding the critics the lodge did not report a single suspension.

STANLEY LODGE, No. 5.

Bro. W. J. Pendleton, D.D.G.M.W., with Bro. J. J. Ulley, Grand Receiver, and Bro. A. T. Patterson, Grand Recorder, paid a visit to Stanley Lodge, No. 5, on September 21. There was a good attendance of members, and Bros. J. Roach, Geo. Maybury, James Field and others plied them with questions as to the new rates adopted by the Supreme Lodge, and the Grand Recorder gave a detailed explanation and particularly the value of the Level Rate Plan. One brother who happened to be a member of the Ancient Order of Foresters pointed out that their rate at 44 years was \$2.80 per thousand, while that of the A. O. U. W. was \$2.85, but investigation showed that after 55 years of age this amount was reduced to \$2.41 owing to no Guaranty Fund being collected after that age. Bro. Patterson also gave figures proving that other reputable societies have had for some time higher rates in the older ages than the new plan of the A. O. U. W., but none provided the attractive options. For instance, the Knights of Columbus charged members 55 years of age \$4.52 per \$1,000, and the I. O. F. for age fifty-four, \$3.90 for the preferred class, \$4.50 for the hazardous class and \$5.50 for the extra hazardous class, or an average of \$4.63 as against \$4.20 in the A. O. U. W. Also the other Orders collected twelve assessments, while we only levied what we required. Bros. Ulley and Pendleton also delivered eloquent and practical addresses, and a vote of thanks was tendered to the Grand Lodge officers for the explanations and information given. It was admitted that a great deal of food for thought had been disseminated. The Grand Recorder also took occasion to congratulate Stanley lodge on having one new member, two reinstatements and no suspensions in their last report, leaving the present membership at 187.

LALONDE LODGE No. 30.

There was an enthusiastic meeting of Lalonde Lodge No. 50, at Sorel, on Tuesday evening, September 22nd, when a prominent Montreal contractor was initiated as the result of a promise made to P. G. M. W. Bro. E. C. Lalonde, during the trip of the Grand Lodge delegates to Charlottetown, P. E. I., a year ago. The Master Workman, Bro. Dr. Latraverse, called the meeting to order, and requested P. G. M. W. Lalonde to take the chair, P. M. W. Bro. Major Carrière, of Montreal, who went down to Sorel on purpose, acting as Past Master Workman. After the initiation ceremony, interesting addresses were delivered by P. G. M. W. Lalonde, Bros. J. R. A. Cardin, Ald. Morgan, Guevremont, Major Carrière, and others, and then an adjournment was made to the Club Nautique, where the members and visitors were entertained at a *recherché* supper, and songs and speeches enjoyed till an early hour.

MAFEKING LODGE, No. 60.

Bro. A. L. Morrison, of Westmount Lodge, while in Cowansville in the interests of the Royal Arcanum of which he is grand organizer, on September 18th, paid a visit to Mafeking Lodge, No. 60, and had the good fortune to be present at the initiation of a candidate under the amplified form. Bro. Morison states that there was a large attendance of members who were very much interested in the ceremony. A pleasant feature of the meeting was that the brethren congratulated P. M. W. Bro. W. H. Lynch on his approaching marriage, wishing him and his future wife every happiness and prosperity. Short addresses were delivered by Bros. Morison, Master Workman F. J. Vail, Dr. Anderson, C. E. Lavery, D.D.G.M.W., and J. E. Goyette, Recorder, to which Bro. Lynch responded in his usual happy manner.

ANCHOR LODGE No. 74.

The members of Anchor Lodge No. 74 gave a very enjoyable progressive euchre and dance in the town hall, Maisonneuve, last month. About one hundred being present. There were three Ladies' and three Gentlemen's prizes for the progressive euchre, at the conclusion of which Bro. J. J. Ulley, Grand Receiver, presented them to the successful competitors, and in an eloquent address took occasion to congratulate Anchor Lodge at the progress it had made under adverse circumstances. Now that they had taken on new life he looked for great things in the future. After a short musical programme, and refreshments had been served, dancing was enjoyed till an early hour.

A STORY IN FIVE CHAPTERS.

Chapter I.—A member read of the action of the Supreme Lodge in a daily paper.
Chapter II.—He decided to pay no more assessments.
Chapter III.—He was suspended.
Chapter IV.—He died within a week after suspension.
Chapter V.—Family left without a cent.—*Empire State Workman.*

About two hundred thousand dollars a day in payment to the beneficiaries of deceased members is the proud record of fraternalism to-day.

CORRESPONDENCE.

To the Editor of The Protector.

SIR,—I cannot let the new scheme of rates come into operation without entering my protest against what seems to me the most gross breach of faith towards the old members of the A. O. U. W.

1. For upwards of 20 years I have been a member of the A. O. U. W., and have endorsed and believed in its principles.

2. I have trusted to its promises instead of seeking other Life Insurance before I became too old to do so, and now, when I am upwards of 55 years of age, I am compelled either to pay a heavy monthly assessment, or else to drop out of the Order, and find myself left without Insurance, and too old to seek it in other companies.

3. But even if I elect to remain in the Order and pay the higher assessment, what guarantee have I, that in five or ten years' time, the whole matter will not be changed again? I began by paying \$1 an assessment, then the present rate was fixed, \$3.56 for \$2,000 over 50 years of age, and that was supposed to be based on a careful estimate of professional actuaries. What confidence can I have that the present scale will not be found equally erroneous, and I will have to pay still more ten years hence?

4. It seems to me that the Supreme Lodge has dealt a heavier blow to the fraternal system than ever was dealt by any attack of Life Companies. It also looks as if the A. O. U. W. wanted to drive out all the older members, for what advantage is there to anyone to remain in the A. O. U. W. after reaching the age of 54?

5. Paying monthly assessments at the rate of \$4.20, it would amount to \$1,000 in twenty years. Now a healthy man of 54 has a fair chance of living for 20 years, and if he were to put away \$4.20 a month during that time, he would then have his \$1,000 with accrued interest, so that it is no advantage to continue a member of the A. O. U. W.

6. The I. O. F. with a total rate for the older members of \$3.26 on an insurance of \$3,000, is rapidly rolling up a magnificent surplus. The Royal Arcanum, with exactly the same rate, is also establishing a large reserve, and now the A. O. U. W., for an insurance of \$2,000, is requiring \$8.40 per month. It looks to me as if the Supreme Lodge had taken a step which can only end in the wrecking of the oldest of these Fraternal Societies, the A. O. U. W.

Faithfully yours

E. P. CRAWFORD.

Halifax, Sept. 12, 1903.

OUR REPLY.

We have numbered the various points raised in the above letter from the Rev. Bro. Crawford in order to reply categorically thereto in the shortest possible space, and for the benefit of other members as well.

1. We have yet to learn where the A. O. U. W. has failed to carry out its principles which were to furnish protection to the widows and orphans of its deceased members.

2. Our brother would have had to pay fully three times as much as he has paid into the Order if he had sought insurance in any reputable old-line Company even at the age at which he joined the Order. Now let us see what Bro. Crawford has paid into the beneficiary fund of the A. O. U. W. We find that he joined the Grand Lodge of Ontario, in June, 1882, when the level \$1 assessments were in vogue, becoming a member of this Grand Lodge at its formation. Since that time he has paid for 240 level and 50 classified assessments (and we include all the level assessments for the year 1882 in order to be perfectly fair to him) the sum of \$431.37, including \$13.37 per relief calls, and since the classified system was adopted Bro. Crawford has paid in the highest or old-age class. In an old-line Company, at

the age at which he joined the A. O. U. W., if he had paid in more than one annual instalment in advance, it would have cost him \$1,391.28, compared with \$431.37 paid to the A. O. U. W.

3. The guarantee we have that these rates are sufficient is that the very best actuaries, from the experience of our own Order, which has now reached maturity, have so declared; in fact Bro. Dawson, the actuary of the Supreme Lodge stated on the floor of the body that its assessments on the rates given would be ample to pay the death losses even in the older jurisdictions who are now or have been on relief. The statement that the actuaries, in presenting the classified plan in 1896, assured the members that it was ample is, strictly speaking, not true, because the eminent actuary consulted at the time—and the Supreme Lodge always employs the very best actuaries—distinctly stated that in addition to the classified rates which were adopted, it would be necessary to levy a sum equal to \$3 per member per annum for reserve. This latter feature, as Bro. Crawford must know, was not adopted; consequently, we have nobody but ourselves to blame.

4. Does our brother think that the members of the Supreme Lodge, which is largely composed of old men, were desirous of legislating against themselves? We think also that he has not studied the new plans which have been fully published in the PROTECTOR for the benefit of the entire membership, or he would not make that statement. As to the question that he will be compelled to pay \$8.40 or drop out, we think that the Supreme Lodge has endeavoured to be as lenient as possible with the old men in the many options which they offer, and there is no necessity for this brother to withdraw the protection which he has provided for his loved ones. We will admit that he may be compelled to reduce it slightly if he is unwilling to pay the actual cost.

5. While we admit that the expectancy is seventeen and a half years, according to the National Fraternal Congress Mortality Tables, perhaps the brother has some assurance that he will live for twenty. In the meantime he will have his insurance protection, and should he die in one, two, three or four years, his family will have the benefit of this protection, whereas if he had deposited it in the bank he would have the amount of his assessments plus a small amount of interest.

6. As for the I. O. F., we have the rates before us and we find the rate for the oldest age (54) would be \$7.80 for preferred class, \$9.00 for hazardous class, and \$11.00 for extra hazardous class for \$2,000 insurance. In addition to these amounts for a \$2,000 insurance the sum of fifteen cents per month for extension week is collected making an average cost on the three classes of \$9.41 per month, as against even the proposed new rate of \$8.40. Besides, Bro. Crawford must not forget that the I. O. F. calls for an assessment every month, while we only call for the number of assessments required.

However, as we have already stated several times in the PROTECTOR, the new rates will not go into force in this jurisdiction unless adopted by two-thirds of the representatives to the Grand Lodge, and we can assure Bro. Crawford that those who have control of the affairs of this jurisdiction have no intention of placing any unnecessary burden on any brother, and the oldest member will be allowed to continue his protection at the very lowest possible cost.

The Protector

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All communications should be accompanied by the name of the writer, not necessarily for publication but as a guarantee of good faith. Anonymous communications will not be considered. Communications to be addressed to

THE PROTECTOR,
 1595-1597 Ontario St., Montreal

MONTREAL, QUE., OCTOBER 1st, 1903.

IMPORTANT NOTICE.

Notwithstanding the fact that we have published the two circulars explanatory of the new rates in the August and September issues of the PROTECTOR many of the members have stated at lodge meetings that unless the new plans were adopted as a whole the Supreme Lodge would not pay us any relief from the Guaranty Fund. We thought we had made this very plain, but for the information of those brethren we now quote the law again:

"Under the new plans, every jurisdiction contributing to the Guaranty Fund, will be entitled to relief after January 1, 1904, on the basis of deficiencies upon the certificates of all members in such jurisdictions who are upon that date over 55 years of age. This relief will be given the jurisdiction as soon as claim therefor has been fully established—and not deferred until after the close of the fiscal year—upon the death of every such member, who was over 55 on January 1, 1904. Prior to that date, relief is under the old rules.

"In order to be entitled to receive this relief, a Grand Lodge is not required to alter its present plans. If it contributes to the Guaranty Fund, its title to relief as provided will be perfect.

"But, since these deficiencies will be increased by delay, both in amount on each member over 55 who survives, and also by many more members passing the age of 55 without paying an adequate rate, it is urgently requested that each Grand Lodge take action at the earliest moment. The penalty provided by the laws for failing to do so, is that such jurisdiction must provide for all additional deficiencies which are thus created; the Supreme Lodge will only be liable for the deficiencies existing on January 1, 1904, on members who were at that date over 55 years of age."

A FALSE IMPRESSION

At a recent meeting of Rushbrook Lodge No. 3, a good brother made the statement that the fraternal features of the Order ceased at 55 years of age, citing the rate of assessments paid by those below that age, as compared with the amount asked from those above. Evidently the good brother does not realize that something more substantial than fraternity is required to pay death claims, in the shape of dollars. But let us see if the old man has had less fraternity shown him than the younger member. During the period we operated under the level one dollar assessment plan, the old member was asked to contribute the same sum for his insurance as the youngest member. All will admit that the young man contributed more than the cost of his protection, which was applied to pay the deficiency in the claims arising from death in the older ages; was not that a fraternal act toward the old man. Again the classified plan under which we are now levying assessments places a burden of

twenty per cent on the rate paid by all members under 50 years of age, more than the current cost of the insurance, this sum being used to pay for the deaths occurring in the older classes, thus further exemplifying that the fraternity which we all recognize is extended to our older members. If the new plans adopted by the Supreme Lodge were in operation in the entire Order to meet the deficiency at present existing in the higher classes, the younger members would be required to pay to assist those now in the higher class in a sum equal to thirty mill on dollars. This sum will be contributed by all those now members, or who may become members under 54 years of age through the Guaranty Fund. If this is not fraternity to the old member we do not know what to call it.

THE NEW LEVEL RATE PLAN

The New Level Rate Plan adopted by the Supreme Lodge is one under which this jurisdiction should grow. Under the present plan should a member cease paying at any age, he forfeits all rights to any benefits in the Order, but under the new plan paid-up certificates will be issued to all members on their attaining the age of 56 years or over. By this level rate plan as shown in our last issue, a young man of 18 years joining the Order would pay \$1.24 per assessment until he attained the age of 55 years, when his assessment would only be \$1.00 as he would no longer contribute to the Guaranty Fund. But should he feel unable to continue his certificate any longer, he is enabled to secure a paid-up certificate for \$437 for a thousand dollar certificate or \$874 for a two thousand dollar certificate, and thus not have to forfeit what he has paid into the Order and still feel that he has had the benefit of insurance during his 38 years at a mere bagatelle of cost.

Following is the paid-up certificate option on the Level Rate Plan for \$1,000 certificates:—

Age Attained	18	25	30	35	40	45
56	\$437	\$409	\$383	\$348	\$302	\$240
57	456	429	403	369	325	265
58	475	449	424	392	349	291
59	495	469	446	414	373	317
60	514	490	467	437	397	344
61	533	510	488	459	421	369
62	552	529	508	480	444	394
63	570	548	528	501	466	419
64	587	566	547	522	488	442
65	604	584	566	541	509	465
66	620	601	584	560	529	487
67	636	618	601	579	549	509
68	652	634	618	597	568	530
69	667	650	634	614	587	550
70	681	665	650	631	605	569
71	695	680	666	647	622	589
72	708	695	682	664	640	608
73	723	711	696	679	657	626
74	737	724	711	695	673	644
75	750	738	726	711	690	663
76	764	752	741	726	707	681
77	778	767	756	743	724	700
78	792	782	772	759	742	719
79	807	797	788	776	760	739
80	821	812	804	793	778	759
81	836	828	820	810	797	778
82	850	843	836	826	814	797
83	864	857	850	842	831	816
84	877	871	865	857	847	833
85	889	884	878	871	862	850
86	900	895	891	885	877	866
87	911	906	902	897	890	880
88	920	916	913	908	901	893
89	929	925	922	917	912	904
90	936	933	930	926	921	914
91	941	939	936	932	927	921
92	950	947	945	942	938	932

Paid-up certificates will be issued after 55 years of age for the amount opposite the attained age of the member in the column of his age of admission, and for other ages not given in proportionate amounts. This table is only for members upon the Level Rate Plan.

Why not try a debate in your lodge room on how best to prevent suspensions? It would help to make an enjoyable, intellectual evening, and could not fail to produce good results.

WHAT WE WILL GET BACK.

While the amounts to be paid to the Supreme Lodge for the Guaranty Fund will be larger than heretofore, owing to its action at the recent session, still we expect that the amounts we will receive back from that fund on the deaths in the older ages will more than recompense us for the extra outlay. As an illustration, in this very issue appears the notice of the death of Bro. Hope of Montreal, at the age of 63 years. Had the new guaranty fund law been in operation we would have received back \$516 from the Supreme Lodge. And there is also the case of Bro. Davis, of Quyon, who was 59 years of age; on his account we would have received back from that fund the sum of \$256. The brethren, of course, will understand that this will reduce the number of assessments as all jurisdictions will be put on the same footing whether they have to levy twelve assessments or less. And we think that the objection so often heard in the Supreme Lodge from the low rate jurisdictions that they were compelled to pay to the guaranty fund large amounts without any chance of ever receiving anything back until they levied twelve assessments will no longer be heard.

ADOPTING THE NEW PLANS.

The Grand Lodges of Texas, Pennsylvania and Nevada have adopted the whole of the new plans; the Grand Lodge of New-York have adopted them in executive session to go into operation on the first of January, and the Grand Lodge of Oregon in part, while other grand jurisdictions have called special meetings to consider them. In the Montana Grand Lodge, which met in regular session at Helena on August 25th, no literature explanatory of the new plans had yet been received by the officers or representatives to the Grand Lodge, but after explanations by P. S. M. W. Wilson they adopted the Guaranty Fund part of the laws, to take effect October 1st, and added one dollar to the beneficiary assessments of all members above 55, to apply as against the reserve that would accumulate against the members over 55 after January 1st.

Get a new member this anniversary month.

Even a day, an hour's suspension may be fatal to your family.

Nine months of the year have fled, and have you a new member to your credit yet.

Every member of a fraternal society has a distinct part in its upbuilding, in making it strong and enduring.

Read pages two and three for interesting lodge news, as well as additional information about the new plans.

What is the use of protecting your family for years and then putting them on the world's cold charity for just a moment's neglect.

The prizes offered by the Organizing Department of Grand Lodge are still in force, but want of space precludes our publishing them this month.

This is anniversary month of the Order. Why should not our subordinate lodges get the entire membership together at the very next meeting and start such a campaign for increasing the membership as will last all through the coming winter. Try it.

Notwithstanding all the talk about the Order going to the dogs because the Supreme Lodge adopted new plans to ensure its perpetuity for all time the A.O.U.W. is still doing business at the old stand.

Enthusiasm is catching. Get a little of it, brother, and take it with you right to the lodge room. You will be surprised at the effect it will have in rousing the members to their duty to our grand old Order.

Suppose every other member of your lodge was as indifferent about attending the meetings, how long would it be in existence. You cannot imagine the personal responsibility which rests upon you in this matter.

Brethren, don't be led astray by the talk of cheaper insurance, but stick to the A. O. U. W., which has discovered that it was providing insurance at less than cost. Then it re-adjusted its rates and has secured perpetuity.

The best time to kick the A.O.U.W. and assail it from the street corner is when it fails to pay the \$2,000 or \$1,000 promised at the death of a fellow-member, is the way the official organ of the Delaware jurisdiction puts it.

Don't content yourself with making your lodge just a place to transact routine business. Put a little life into it, and brighten it up with a debate, or a social, or something of that kind. It will increase the interest in the work.

Says the Grand Recorder of Colorado: "Six fraternal societies that were prominently before the people of Colorado a short time ago are now no more. Why? Because their plan was inadequate and the promoters did not have the courage to change."

In addition to the Ten Dollars forwarded by Federation Lodge No. 2, to the fund for the relief of the sufferers by the floods in Kansas, and which has already been acknowledged in these columns, Metropolitan Lodge No. 4, Westmount Lodge No. 39, and Pinnacle Lodge No. 58, contributed Five Dollars each.

Many of the high rate jurisdictions would could not pay their death claims with twelve assessments last year, and were consequently applicants for relief from the Guaranty Fund are discovering that had the new plan been in operation no relief would have been called for and ten assessments would have been sufficient to pay all claims.

If each member would secure only one candidate every three months we could double our membership by the next Grand Lodge meeting. By this means you would not only be extending the benefits of the A. O. U. W. to others but you would reduce the number of assessments. You are personally interested in this matter; therefore, get to work at once.

Since the A. O. U. W. has adopted a plan that will perpetuate it beyond all question, the Investigator, an old line insurance journal from across the line, publishes the following refreshing admission, and one which should cause our members to pause and think a little before decrying the new plan:—"There is no doubt that fraternalism is evolving along lines that will make them permanent institutions. The cheapest insurance that

legal reserves (old lines) can sell must necessarily cost more than that which the fraternal insurance may be able also with safety, to furnish the assured."

Is your lodge asleep? If you have not been attending the meetings you may be the one to blame. At any rate attend the very next meeting and find out for yourself

Don't withdraw or allow yourself to become suspended from the Order on account of the new plan. The old plan is still in operation in this jurisdiction and will remain so until decided otherwise by our Grand Lodge. And as that body does not meet until August, 1904, every member has ample time to carefully study the new plans, and if he does so in a fair spirit we believe he will be surprised at the many advantages offered.

We are pleased to note that the Grand Master Workman, Bro D. McCormick, K. C., has seen fit to call a meeting of the Executive of the Grand Lodge to consider the advisability of adopting the new rates on new entrants into the Order. Of course, our members will understand that the Executive has no power to deal with the question on the present members, except in so far as to provide for the payment of the Guaranty Fund, which is a very small matter. This meeting will once for all settle the uncertainty so detrimental to the growth of the Order.

Past Supreme Master Workman W. Warne Wilson, of Detroit, Michigan, and Chairman of the Finance Committee of Supreme Lodge, and one of the most eminent members and forcible speakers in the Order, will address a mass meeting of the members in the Victoria Rifles Armory on Tuesday evening, October 20th, and explain the new plans adopted by the Supreme Lodge at its recent session. It is to be hoped that every member in Montreal and vicinity will make it a point of being present.

The *Modernograph* thus draws attention to the fact that Mr. Miles W. Dawson, consulting actuary, has attested to the sufficiency of the new rates adopted by the Supreme Lodge:—"We again direct attention that this is the first time the A. O. U. W. officials have been able to put out the certificate of an actuary showing that the rates are right. We heartily wish the management success in this attempt to readjust, for we firmly believe that it is the only way to perpetuate that great Order."

The official organ of the New York jurisdiction relates the fact that a member of a Rochester lodge became suspended in the assessment payable in August and has since died. It is also stated that he always waited to the financier to come to him for the amount of his assessment, but that officer failed to put in an appearance at the regular time, and the lodge reported him upon the suspended list. As Bro. Howe very pertinently says: "It is a sad case. This should be a lesson to those who fail to make the effort even to pay their assessments in person. The financier is not obliged to run after members for their money; it is simply done as an accommodation, or on account of that officer's interest to hold the membership intact. The only safe way to be pursued is to pay your assessment personally, or send the amount by a member of your family."

Grand Lodge of Quebec and the Maritime Provinces, A. O. U. W.

OFFICE OF THE GRAND RECORDER,

Official Notice of Assessment No. 9 for October 1903.

A. O. U. W. BUILDING,
3 BEAVER HALL SQUARE,
MONTREAL, QUE., OCTOBER 1st, 1903.

TO THE MEMBERS OF THE ANCIENT ORDER OF UNITED WORKMEN, JURISDICTION GRAND LODGE OF QUEBEC AND THE MARITIME PROVINCES, - You are hereby notified of the following deaths, necessitating the levy of one Assessment:

No. of Death.	Name of Brother.	Name of Lodge.	No. of Lodge.	Location of Lodge.	Date of Death.	Age at Death.	Cause of Death.	Date of joining.	Amount of Certificate.
255-29	Henry D. Pike.....	Frontier.....	56	Rock Island	29 Aug. 03..	21	Accidental asphyxia.....	Apr 10th '00	\$1,000.00
256-30	A. L. Desaulniers.....	Charlemagne	36	Montreal.....	20 " 03..	26	Typhoid fever.....	Apr 4th '03	1,000.00
257 31	Wm. H. Hope	Windsor.....	63	Montreal.....	11 Sept. 03..	63	Aneurism of aorta.....	Sept 23rd '85	2,000.00

(Bro. Pike was examined for membership by Dr. J. E. C. Tompkins.)
(Bro. Desaulniers " " Dr. J. S. Rouleau.)

In order to provide for payment of death losses, Assessment No. 9 is hereby levied upon each Workman degree member who has taken the degree prior to the 1st day of October, 1903.

The amount of such assessment is determined by your attained age January 1st, 1903, according to the following table:—

AGE.	\$1000 CERTIFICATE.	\$2000 CERTIFICATE.
18 to 24 .....	.60	\$1.20
25 to 29 .....	.65	1.30
30 to 34 .....	.72	1.44
35 to 39 .....	.83	1.66
40 to 44	1.01	2.02
45 to 49	1.31	2.62
50 years and upwards	1.78	3.56

The above amount is *now due*, and must be paid to the Financier of your Lodge on or before the 28th instant. Failing to comply within the above stated date, you will forfeit all your rights, benefits and privileges, by becoming suspended.

A per capita tax of fifty cents per member is due and payable during the month, and must be forwarded to the Grand Recorder prior to the 31st day thereof.

Should you change your address notify your Financier, also the Publisher of THE PROTECTOR.

(Bro. Hope was examined for membership by Dr. G. L. Airth.)

Afin de pourvoir au paiement des décès, la contribution No. 9 est par conséquent prélevé sur chaque membre qui a le degré d'Ouvrier, et qui a pris le degré avant le 1er jour d'octobre 1903.

Le montant de la dite contribution est déterminé par l'âge que vous avez atteint au 1er janvier 1903, selon le tableau suivant:

AGE.	CERTIFICAT DE \$1000.	CERTIFICAT DE \$2000.
18 à 24 .....	.60	\$1.20
25 à 29 .....	.65	1.30
30 à 34 .....	.72	1.44
35 à 39 .....	.83	1.66
40 à 44	1.01	2.02
45 à 49	1.31	2.62
50 ans et au-dessus	1.78	3.56

L'appel ci-haut mentionné est *maintenant dû* et devra être payé le ou avant le 28 de ce mois, au secrétaire-financier de votre lodge.

En manquant de se conformer à cet appel à la date statuée ci-dessus, vous perdrez tous vos droits, bénéfices et privilèges, en devenant suspendu.

Une taxe per capita de cinquante cents par membre est due et payable durant le mois, et devra être envoyée au Grand Secrétaire Archiviste avant le 31ème jour susdit.

Si vous changez d'adresse, notifiez votre Financier, ainsi que l'Editeur du PROTECTOR.



TO THE SUBORDINATE LODGES, CALL NO. 9.

Subordinate Lodges are required to REMIT IMMEDIATELY ON RECEIPT OF THIS NOTICE the collections of Classified Assessment No. 8 of September, 1903, together with the collections of arrears of members who have been reinstated since 28th August, also the INITIAL or first Assessment to the Beneficiary Fund paid by members who received the Workman Degree prior to the date of the Assessment.

SUSPENSION.—Any Subordinate Lodge failing or declining to make returns as above, so as to insure their receipt by the Grand Recorder during the FIRST week of each month, shall again be notified by the Grand Recorder, and should such return fail to be made within one week from the date of said second notice, all certificates under the jurisdiction of said Lodge shall stand suspended until said returns are made.

Recorders are required to send with each Assessment a Beneficiary Return Blank. Receipts for Assessments will be sent to the Receiver.

Yours in C. H and P.,

A. T. Patterson
Grand Recorder.

N. B.—The attention of Subordinate Lodges is directed to Constitution, page 37, section 157.

The publication of this Report and Notice in THE PROTECTOR, the official paper of the Grand Lodge of Quebec and the Maritime Provinces, Ancient Order of United Workmen, constitutes a levy of said assessment upon all members in good standing of the Order under the jurisdiction of said Grand Lodge.

Grand Lodge of Quebec and the Maritime Provinces, A. O. U. W.

Mass Meeting of Members

A mass meeting of the members of the A. O. U. W. will be held in the

VICTORIA RIFLES ARMORY

—ON—
Tuesday Evening, October 20th,

When P. S. M. W. Bro W. Warne Wilson, of Detroit, Mich., will be present to explain the new plans recently adopted by the Supreme Lodge, as well as to answer any questions that may be submitted to him. Lodges are requested as far as possible to present these questions in writing.

It is to the interest of every member to be present to hear this eloquent and forcible speaker.

Admission will be by pass word. All members of the Order are invited.

Executive Committee Meeting

The Executive Committee of this Grand Lodge is hereby convened to meet in the rooms of Federation Lodge, No 2, in the Masonic Temple, 807 Dorchester Street, on Wednesday, October 21st, at 10 a.m.

Business: To consider the advisability of putting into operation the plans adopted by the Supreme Lodge at its recent session on all new entrants, as well as provide for the payment of the Guaranty Fund to the Supreme Lodge.

It would be in the interest of the Order that every member of the Executive should make it convenient to be present at the mass meeting which will be addressed by P. S. M. W. Bro. W. Warne Wilson on the previous evening.

DUNCAN McCORMICK,
Grand Master Workman.

Attest:

A. T. PATTERSON,
Grand Recorder, Secretary.

AVIS IMPORTANT

Nous avons publié dans les numéros d'août et septembre du PROTECTOR les deux circulaires expliquant les nouveaux taux. Cela n'empêche pas cependant plusieurs membres de dire dans les assemblées des loges qu'à moins que les nouveaux modes soient adoptés en bloc, la Loge Suprême ne nous paiera aucun secours du Fonds de garantie. Nous pensons avoir expliqué clairement ce point, mais pour le bénéfice de ces frères nous reproduirons la lettre de nouveau.

QUAND ET COMMENT ON ACCORDE DES SECOURS

D'après les nouveaux modes, toute juridiction contribuant au Fonds de garantie aura droit aux secours, après le 1er janvier 1904, en prenant pour base les déficits sur les certificats des membres de telles juridictions qui sont âgés de plus de cinquante-cinq ans. La juridiction recevra ce secours aussitôt que la réclamation aura été parfaitement établie — ne pas attendre jusqu'après la clôture de l'année financière — pour le décès de tout membre qui aura plus de cinquante-cinq ans au premier de janvier 1904. D'ici à cette date, le secours est régi par les anciennes lois.

QUAND LES MODES DOIVENT ÊTRE ADOPTÉS

Pour avoir droit à ce secours, une Grande Loge n'a pas besoin de changer ses modes actuels. Si elle contribue au Fonds de garantie, son titre au secours tel que prévu sera parfait.

Mais comme ces déficits augmentent par suite de délais sur le montant de chaque membre âgé de plus de 55 ans qui survit, et aussi sur un plus grand nombre de membres dépassant l'âge de 55 ans sans payer un taux proportionnel, il est urgent pour chaque Grande Loge d'agir le plus tôt possible. A défaut de se faire, les lois coutumière telle juridiction à pourvoir à tous déficits additionnels ainsi créés; la Loge Suprême n'est responsable que pour les déficits existants au premier janvier 1904, sur les membres qui auront à cette date plus de 55 ans.

CE QUE NOUS RECEVRONS EN RETOUR

Si les montants que nous aurons à payer à la Loge Suprême pour le Fonds de Garantie sont plus élevés qu'au paravant, nous pouvons espérer que les sommes que nous recevrons en retour de ce fonds pour les décès des vieux membres nous récompenseront amplement de la dépense supplémentaire. Le décès du frère Hope, de Montréal âgé de 63 ans, que nous enregistrions dans le présent numéro, nous en fournit un exemple.

Si le nouveau fonds de garantie avait été en opération, nous aurions reçu de la Loge Suprême la somme de \$516.

Il y a aussi le cas du frère Davis, de Quyon, décédé à l'âge de 59 ans, et dont nous publions le décès dans ce numéro. Nous aurions reçu pour lui du fonds de garantie \$256.

Les frères comprendront sans doute que ceci réduira le nombre des cotisations, parce que toutes les juridictions seront mises sur un pied d'égalité, qu'elles aient à prélever douze cotisations ou moins. Et nous croyons qu'on n'entendra plus parler de cette objection si souvent répétée dans la Loge Suprême par les juridictions à taux réduits, qu'elles étaient obligées de payer de forts montants au fonds de garantie sans jamais rien recevoir en retour, tant qu'elles n'avaient pas prélevé douze cotisations.

LE NOUVEAU MODE DE TAUX UNIFORME

Le nouveau mode de taux uniforme adopté par la Loge Suprême, va permettre à cette juridiction de se développer davantage. Avec le système actuel, un membre qui cesserait de payer à aucun âge perdrait tous ses droits aux bénéfices de l'Ordre. Avec le nouveau système, des certificats acquittés seront accordés à tous membres ayant atteint l'âge de cinquante-six ou plus, et nous publions un tableau explicatif dans une autre colonne.

D'après ce mode de taux uniforme que nous avons expliqué dans notre dernier numéro, un jeune homme qui joindra l'Ordre à dix-huit ans, paiera \$1.24 de cotisation jusqu'à ce qu'il ait atteint l'âge de cinquante-cinq ans, alors que cette cotisation tombera à \$1.00, parce qu'il ne sera plus obligé de contribuer au fonds de garantie.

Maintenant, à cette époque, s'il se sentait incapable de payer plus longtemps, il aurait droit à un certificat acquitté pour \$437, lorsque le certificat est de \$1,000, un pour \$874 lorsque le certificat est de \$2,000.

De cette façon, il ne perd rien de ce qu'il a versé dans l'Ordre, tout en ayant pendant trente-huit ans bénéficié d'une assurance à un taux fort minime.

Ainsi que le dit notre confrère le *Missouri Overseer* dans son numéro de septembre :

" Dans sa récente législation, la Loge Suprême a reconnu le fait qu'il y aurait probablement des membres de l'Ordre pour qui l'augmentation des taux nécessaires pour faire face à l'augmentation des dépenses, serait un dur fardeau. Elle a, par conséquent, sagement prévu à ce que les membres jouissent de la plus grande protection qu'ils peuvent se payer au prix coûtant. S'ils ne peuvent pas payer \$2,000, ils peuvent avoir pour tout ce qu'ils peuvent payer, et aux membres au-dessus de cinquante-cinq ans, ces vieux membres dont nous avons entendu parler si souvent, qui ont été les pionniers de l'Ordre, nous leur offrons des certificats acquittés, représentant dans bien des cas, plus que l'argent qu'ils ont versé, qui seront payés par les contributions des jeunes membres au Fonds de garantie.

COMBINAISONS ATTRAYANTES.

Les combinaisons possibles que réalisent les nouveaux modes deviennent chaque jour de plus en plus attrayantes pour ceux qui les étudient avec soin. Non seulement cette étude fait voir que l'A.O.U.W. est la meilleure société pour les jeunes gens, mais elle démontre combien est mal fondée l'accusation que les membres de la Loge Suprême, qui sont naturellement âgés, en adoptant les nouveaux taux, avaient voulu mettre les vieux à la porte.

L'adoption du mode de classe et celui du taux uniforme offrent au jeune homme la protection fraternelle sous ses formes les plus attrayantes, ainsi que nous l'avons expliqué dans notre dernier numéro.

A l'âge de 18 ans, il peut prendre un certificat de \$2,000, d'après le mode de classe, et payer 65 cents, 75 cents, 90 cents et \$1.05 par cotisation dans la première, deuxième, troisième et quatrième classe respectivement; à l'âge de 40 ans, par transfert au mode uniforme, il paiera \$2.45 par cotisation jusqu'à l'âge de 45 ans, et de 55 jusqu'à la fin de sa vie \$2.05 seulement, parce qu'il n'aura plus rien à payer au Fonds de garantie.

Maintenant, revenons aux hommes

âgés et occupons-nous seulement des certificats de \$2,000. Nous avons déjà dit qu'un membre de 70 ans peut prendre un certificat acquitté de \$450 pour \$1,000 de son montant total et garder en vigueur l'autre \$1,000, faisant en tout \$1,450, en payant \$4.20 pour chaque cotisation. Ou bien, s'il préfère prendre un certificat acquitté de \$675 pour \$1,500, il recevra \$1,175 en payant \$2.10 pour chaque cotisation.

D'après l'option du paiement moitié comptant, tout membre âgé de plus de 55 ans peut prendre un certificat acquitté sur \$1,000 et garder l'autre \$1,000 en force en payant une cotisation de \$4.20, et alors il jouit des avantages qu'offre l'option du moitié comptant. Ainsi un membre de 70 ans, porteur d'un certificat de \$2,000, peut prendre un certificat acquitté de \$450 pour \$1,000, laissant l'autre \$1,000 en vigueur.

Sur ce montant total de \$1,450, sa cotisation sera de \$4.20, moitié de laquelle (\$2.10) il peut payer comptant, avec l'intérêt à quatre pour cent sur l'autre moitié qui lui est chargée et qui sera déduite de ses \$1,450 à l'époque de sa mort.

En outre, il y a l'option du certificat acquitté d'après le mode de taux uniforme. Ainsi le jeune homme qui joint l'Ordre à 18 ans en payant \$1.24 par \$1,000 pour chaque cotisation, y compris le Fonds de garantie, peut prendre, à l'âge de 55 ans, un certificat acquitté pour \$437 (ce montant est double, comme de raison, pour un certificat de \$2,000), ou s'il aime mieux continuer de payer \$1.00 par cotisation il peut augmenter son montant de \$19, c'est-à-dire le porter à \$456 à l'âge de 57 ans, et ainsi de suite pour chaque année jusqu'à l'époque de sa mort, comme on peut s'en rendre compte par le tableau que nous publions dans une autre page.

UNE FAUSSE IMPRESSION.

A une récente assemblée de la loge Rushbrooke No 3, un bon frère a prétendu que le caractère fraternel de l'Ordre cessait à l'âge de 55 ans, citant à l'appui de son raisonnement le taux de cotisations payés par les membres au-dessous de cet âge, comparé avec le montant exigé de ceux plus âgés.

Evidemment, le bon frère ne réalise pas que quelque chose de plus substantiel que la fraternité est nécessaire pour payer les réclamations de décès, sous forme de dollars.

Mais voyons si on témoigne moins de fraternité au membre âgé qu'au jeune.

Durant la période en vigueur du système de cotisation uniforme de un dollar, le vieux membre a contribué pour son assurance le même montant que le plus jeune. Tout ce que nous admettrons, c'est que le jeune membre a contribué plus que le coût de sa protection, afin de pouvoir payer le déficit dans les réclamations de décès des membres âgés. N'est-ce pas là un acte de fraternité envers le vieux membre.

Encore aujourd'hui, le mode de classe, d'après lequel nous prélevons des cotisations, impose une charge de vingt pour cent sur le taux payé par tous les membres au-dessous de 50 ans, en plus du coût courant de l'assurance, afin d'aider à payer pour les décès dans les classes plus âgées, donnant ainsi un nouvel exemple que la fraternité, que nous reconnaissons tous, s'étend à nos vieux membres.

Si les nouveaux modes adoptés par la Loge Suprême étaient en opération

dans cette juridiction, pour combler le déficit existant actuellement dans les classes élevées, les jeunes membres seraient obligés de payer trente millions de dollars. Cette somme sera fournie par tous les nouveaux membres, ou ceux qui le peuvent devenir, au-dessous de 54 ans, au moyen du Fonds de garantie. Si ce n'est pas là de la fraternité envers les vieux membres, nous ne savons pas comment l'appeler.

LOGE LALONDE No. 30.

Il y a eu une assemblée enthousiaste de la loge Lalonde No 30, à Sorel, mardi soir, 22 septembre. Un entrepreneur très en vue, de Montréal, a été initié, ainsi que l'avait promis le passé grand maître ouvrier, frère E. C. Lalonde, durant le voyage de délégués de la Grande Loge à Charlottetown, Ile du Prince-Edouard, il y a un an.

Le maître ouvrier frère D. Latraverse a ouvert l'assemblée et prié le passé grand maître ouvrier de la présider. Le passé maître ouvrier, frère Major Carrière, venu de Montréal expressément pour cette occasion, agissait comme passé maître ouvrier.

Après la cérémonie d'initiation, d'intéressants discours ont été prononcés par les frères E. C. Lalonde, J. R. A. Cardin, A. Morgan, Guèvremont, major Carrière et autres. On se rendit ensuite au Club Nautique où un superbe souper fut servi aux membres de la loge et aux frères en visite. Il y eut aussi chant et discours et la société se sépara à une heure avancée.

L'AUGMENTATION DE L'ASSURANCE FRATERNELLE

Le système d'assurance fraternelle ne faiblit pas. Au contraire, les rapports des Ordres fraternels pour 1902, indiquent qu'ils grandissent sans cesse et qu'ils sont aujourd'hui plus puissants qu'ils ne l'ont jamais été.

Au commencement de 1901, ces sociétés comptaient 3,952,424 membres. L'année suivante, ce chiffre s'élevait à 4,447,081, soit une augmentation de près d'un demi-million.

A la fin de l'année 1901, le montant des assurances placées dans ces sociétés s'élevait à \$5,942,221,574 et l'année suivante à \$6,415,554,239.

Ces chiffres sont très éloquentes. Remarquons aussi que cette augmentation s'est produite en dépit du fait qu'en 1901 plusieurs de ces sociétés ont changé leurs méthodes et accru leurs taux.

Les pertes payées par ces sociétés en 1901 ont été de \$53,613,035, et en 1902, de \$56,757,122.

D'un autre côté, les affaires pour l'année 1902 indiquent une situation florissante, en ce sens qu'au premier janvier 1902, l'actif qui était de \$29,079,309 s'élevait à la fin de l'année à \$35,544,955.

UNE HISTOIRE EN CINQ CHAPITRES

Chapitre I—Un membre de l'Ordre lit dans un journal quotidien la position prise par la Loge Suprême.

Chapitre II—Il décide de ne plus payer de cotisations.

Chapitre III—Il est suspendu.

Chapitre IV—Il meurt huit jours après avoir été suspendu.

Chapitre V—Sa mamille reste sans un sou.

—*Empire State Workman*

Every man who eats too much frequently runs across this maxim: "Short rations, long life."—*Atchison Globe.*

WHY COST INCREASES.

It has seemed to be difficult to get the members of fraternal societies to understand why the cost increases. We will try to give them an explanation and when we have done so, we hope that many of the members of the Ancient Order of United Workmen who criticise the Supreme Lodge for its recent action will see that it is not the Supreme Lodge that increases rates, but that it is natural law.

It is a well-known fact and well understood also that the number of men per thousand who die as they pass from one age to another increases as life advances. An institution that pays death benefits, of an equal amount per death, must provide more money to meet deaths in the higher ages than in the lower. This fact ought likewise to be very well understood.

A society, beginning as the Ancient Order of United Workmen did, with a membership ranging in age from 21 to 50, will begin with the low cost incident to the low death rate in these ages. As life advances and the members pass on into the higher ages, the cost of those ages have to be provided for, and so continues until an ultimate cost is attained only when the membership has become distributed over all the ages to the end of life. The Ancient Order of United Workmen is a most excellent illustration of these facts. There was a time in the history of every jurisdiction when it was prosperous, cheap and rapidly growing, but as its membership advanced in age, the cost increased until it lost its prosperity and had to look on the Supreme Lodge for assistance in paying death claims. The road traveled by those Grand Lodges which have reached that goal is the road which every other Grand Lodge has to travel, and on the existing rates it is only a question of time when every one will reach it.

Thus the cost increases naturally and from natural causes. What governing bodies do from time to time as the costs increase is to readjust rates to meet it. The Supreme Lodge is not the author of the increased cost represented in the recent increase of rates. It is only the author of the readjustment of rates to meet those increased costs arising from natural causes.

These statements and explanations ought to make the situation clear. At all events, the brethren ought to recognize the fact that if they are to have protection for their homes, they must pay its cost, the same as they pay the costs of any other thing they buy.—*Missouri Overseer.*

Fraternalism is the one and only method by which those of moderate means can provide insurance protection for the helpless people dependent upon them.

In its recent legislation the Supreme Lodge recognized the fact that there would probably be members of the Order to whom the increased rates necessary to meet increased costs would be burdensome, and so it wisely provided that the members can have the utmost protection they can pay for at its actual cost. If they cannot pay for \$2,000, they can have all that they can pay for, and the members above age 55, those old members whom we hear of so often, who have been pioneers of the Order and borne the heat and burden of the day, are offered paid-up certificates, in many cases much beyond the money they have paid in, to be paid for by the contributions of young men of the future through the Guaranty Fund.—*Overseer.*



**Ancient Order of United Workmen
GRAND LODGE**

— OF —
QUEBEC AND THE MARITIME PROVINCES

OFFICE OF THE GRAND RECORDER, No. 3 BEAVER HALL SQUARE.

Telephone—Up 2780.

MONTREAL, September 1st, 1903.

OFFICIAL MONTHLY STATEMENT

Of Cash Received from Subordinate Lodges, and Disbursements during the Month of August 1903.

Name of Lodge.	No.	Name of Recorder.	Address of Recorder.	No. W. in Good Standing 28 Aug. '03	No. W. in Good Standing 28 July '03	INCREASE	DECREASE	BEN. FUND ACCT.		Gen. Fund asst.	GENERAL		
								Classified Ass. No. 6.	Arrears Paid		Ben-certif	Supplies	Per Cap Tax.
Montreal	1	S. Roman	46 Bishop St., Montreal	16	16	4		358 45					90 00
Federation	2	W.J. Pendleton Jr	30 Selby Av, Westmount	346	343	3		797 29					174 00
Rushbrook	3	Thos. A. Veary	41 Rozel St., Montreal	88	88			102 78					44 50
Metropolitan	4	J. T. Moorhouse	108 St. Norbert St.	101	102	1		202 64					51 00
Stanley	5	A. S. Ross	750 St. Denis st., Montreal	187	187			366 86	5 24				51 00
Richelieu	6	C. J. Brown	St. Johns, Que.	75	75			193 80					29 00
St. Lambert	7	G. N. Burnie	128 Selby Street, Westmount	61	57	4		117 77	3 56				84 50
Mystic	8	Arch. Wood	260 St. James, Montreal	168	169	1		276 07				8 08	25 00
Prince George	9	Jas. Mock	2069 St. Catherine St. Mont.	69	69			91 81					25 00
Quyon	10	H. McKechnie	Quyon, Que.	49	50	1		153 38					21 03
Quebec	11	J. W. McDermott	81 Scott St., Quebec	74	74			71 82					21 03
Prince Arthur	12	G.H. Gummarsall	6 St. Margaret St., Montreal	43	42	1		91 76					69 00
Chateauguay	13	M. Kee	Ormstown, Que.	53	53			107 18					97 00
Lachine	14	N. P. Martin	Box 263, Lachine, Que.	65	65			135 50					41 00
St. Francis	15	Geo. Donnelly	Box 235, Sierbrooke, Que.	67	69	2		315 30					41 00
Clarence	16	M. Foran	608 Mentana Street, Montreal	195	194	2		130 82					22 50
Chambly	17	J. H. S. Parke	Chambly Canton, Que.	82	82			97 15	2 02				17 50
Maisonneuve	20	P.A. Archambault	54 St. Hubert st., Montreal	50	50			111 80	4 98				31 50
Longueuil	21	Rudop Robert	Longueuil	52	51	1		66 37					21 50
Jac. Cartier	22	A. G. Yon	277 St. Hubert st., Montreal	35	35			100 69					17 50
Sarneset	23	J. L. H. Dutil	Plessisville, Que.	63	63			74 65					31 50
St. Jerome	25	C. Ed. Marchand	St. Jerome, Que.	43	43			104 01					21 50
Columbus	26	D. J. O'Neill	516 Seigneurs, Montreal	58	57	1		35 76					8 50
Valleyfield	27	G. W. Shannon	Valleyfield, Que.	17	17			39 41					9 50
Beaver	29	A. E. Duberger	Waterloo, Que.	19	19			71 39					23 50
Bedford	30	S. H. Sornberger	Stanbridge East	47	46	1							
Prospect	32	O. Lepine	Magog, Que.	31	34	3							
Crescent	33	J. Clements	506 St. Dominique	59	51	8		95 43					25 50
Argenteuil	35	G. F. Calder	Lachute, Que.	26	28	2		52 49					14 00
Charlemagne	36	F.X.A. Carrière	9 Rivard St., Montreal	150	150			241 13					29 50
Frelighsburg	37	A. H. Holden	Frelighsburg, Que.	57	59	2		76 21	3 11				96 00
Champlain	38	Oscar Morin	Quebec	194	192	2		251 56					22 00
Westmount	39	J. H. R. Smith	65 Souvenir ave., Montreal	44	44			63 45					29 00
Frontenac	43	C. E. Juneau	366 St. François St., Quebec	57	58	1		71 97					29 00
Windsor	44	H. J. Ross	180 St. James st., Montreal	58	59	1		98 24	2 02				11 00
Grandville	45	E. Talbot	Fraserville	22	22			28 34					
Shawville	46			4	4								
Buckingham	47	J. C. Cummings	Buckingham	3	33	30		28 73					16 50
DeSalaberry	48	L. P. Fortin	640 St. Paul St., Montreal	64	64			69 14	1 66				32 50
La Jonde	50	A. Bauchemin	Sorel	148	14	134		133 89					74 00
St. Hyacinthe	51	L. M. Dion	St. Hyacinthe	60	60			51 00					
Enterprise	53	T. P. Burns	Winlsor Mills	22	23	1		23 70					12 00
Terrebonne	54	C. A. Ktampton	Terrebonne	39	39			33 53	24 34				21 00
Strathcona	55	G. W. Paige	Coaticook, Que.	20	20			19 07					10 00
Frontier	56	R. H. A. Wade	Stanstead, Que.	20	20			81 50					
Pinnacle	58	A. A. Benoit	Barnston, Que.	32	32			28 90					16 00
Owl's Head	59	E. C. Barnett	Mansville, Que.	27	27			23 86	2 14				13 50
Mafeking	60	H. Goyette	Cowansville, Que.	33	32	1		29 23	2 02				19 00
St. Armand	62	F. B. F. Fuyvo	St. Armand, Que.	36	36			26 23					
Victoria	63	A. B. Williams	Sawyerille, Que.	29	29			28 97	1 01				
Joliette	64	J. Alex. Gubault	Joliette, Que.	32	34	2		35 29	72				17 00
Liggett	65	Samuel Cooper	East Angus, Que.	43	43			35 29					21 00
Howick	66	G. MacKeracher	Howick, Que.	13	12	1		9 30					8 00
Mille Isle's	67	R. Pollock	Mille Isle's, Que.	16	16			16 33					9 50
Thetford Mines	68	J. O. Vallières	Thetford Mines, Que.	18	19	1		18 42					11 00
King E'd VII	69	J. McComman	Inverness, Que.	22	22			18 13					6 00
Laurentian	70	W. M. Bradshaw	Grenville, Que.	12	12			13 08					19 00
Union	71	Léon A. Dubuc	Richville, Que.	28	35	7		28 79	1 80				17 00
Albert	72	U. McDuff	84 St. Philippe, St. Henri	35	34	1		30 20	83				
Minto	73	W. P. Ryan	Box 228 Farnham, Que.	37	37								
Ancho	74	C. J. Kirin	59 Jeanne d'Arc Av, Maisonn.	17	17			13 93					8 50
Trigance	75	D. A. Simons	St. Ferdinand d'Halifax	27	27			22 99					13 50
St. Louis	76	E. Ladouceur	1180 St-Denis St., St-Louis	18	17	1		17 51					8 50
New Carlisle	77	Jas. E. Mill	New Carlisle, Que.	23	22	1			17 47				
								6337 84	72 92			8 08	144200

† Paid September.

NEW BRUNSWICK.														
Chambers	1	R. D. Woodrow	St. John, N.B.	119	119			311 62						
Carleton	2	R. J. Freeze	St. John West, N.B.	14	13	1		38 43						
Adelphol	3	W. T. Fanjoy	St. John, N.B.	49	49			91 54						7 00
Stm City	4	E. A. O'Brien	Fredericton	63	63			120 95						24 50
Forrest	5	L. M. Robinson	St. Stephen	22	22			56 82						
Protection	6	C. W. Burnyeat	I.C. Ry. Treas. Office, Monct.	27	27			63 93						11 00
Aberdeen	8	Thos. R. Wren	St. Andrew	12	12			25 52						6 00
Magnet	9	George I. Britton	Woodstock	12	11	1		21 05	5 24					6 50
Sackville	10	Alex. Ford	Sackville	12	12			21 71						
Miramichi	11	Jno. Ferguson	Newcastle	19	19			48 13						
Chatham	12	Edward Johnson	Chatham	21	25	4		48 71						9 50
Marysville	13	Geo. Fred. Pond	Gibson N. B.	18	18			38 91						
Island	15	D. E. Lambert	Lords Cove, N.B.	32	32			24 66						
Riverside	16	J. P. Armstrong	Perth, N. B.	25	28	3		20 08						
Granite	17	J. A. O Malley	St. George, N.B.	20	20			14 99						14 00
								948 27	5 24				83 50	

NOVA SCOTIA.														
Chebucto	1	Thos. H. Francis	Halifax, N.S.	30	30			64 88						15 00
Colchester	4	J. B. Turner	P. O. Box 379, Truro	39	39			79 20						19 50
Springhill	5	A. E. Timmerman	Springhill	49	40	9		69 53						11 00
Victoria	6	Robt. H. Turner	Amherst	16	16			22 49						
King Edward	7	H. W. Curry	Sydney, N. S.	27	30	3		25 90	72					15 00
Wolfe	10	T. F. Draper	Louisburg	5	5			5 11						2 50
Digby	11	H. B. Churchill	Digby, N. S.	20	20			16 23						10 00
								283 34	72				73 00	

PRINCE EDWARD ISLAND.														
Premier	1	W. P. Donll	Charlottetown	31	31			34 15						15 50
Beacon	2	P. J. McIntyre	Souris	9	9			7 26						4 50
								41 41					20 00	

TOTAL RECEIPTS.																	
Quebec														6337 84	22 92	8 08	144200
New-Brunswick														918 07	5 24		83 50
Nova Scotia														283 34	72		73 00
Prince Edward Island														41 41			20 00
Total														7610 66	78 88	8 08	161850

GENERAL FUND.				BENEFICIARY FUND.				
Balance July 31st, 1903			117 03	Balance July 31st, 1903			6754 97	
Per Capita Tax	1618 50			Receipts, August Assessments No. 6	7610 66		7610 66	
Supplies	8 08			Arrears	78 88		7689 54	
Rent account	119 34	1845 92						14,444 51
				DISBURSEMENTS.				
WARRANTS CHARGED.				Warrant 252 Est. F. E. Blair				2,000 00
1722 Rent to 1st August	187 50			254 " Dr C. E. Morin	2,000 00		4,000 00	
1723 Protector	116 70			Balance				10,444 51
1724 A. T. Patterson, G.R.	375 00			AUDITED AND FOUND CORRECT.				
1725 Desbarats & Co	24 25			O. W. G. DETTMERS, Chairman				} Finance Committee
1726 La Cie d'Imprimerie	33 05			Ed. C. LALONDE,				
1727 W. J. Merton	33 00			RICHARD LYNCH,				
1728 McFarlane & Hodgson	8 97			Yours in C. H. & P.,				
1729 Water Rates	18 43			A. T. PATTERSON, Grand Recorder.				
1730 Prizes New Members	8 00							
1731 Duty acct.	9 10							
1732 Stamps Ex. & c.	23 67							
Balance	837 67</							

Degree of Honor Notes

Pioneer Lodge No. 1, Degree of Honor, A.O.U.W., meets on the 2nd and 4th Fridays at 3:30 p. m. in Empire Building, 2472 St. Catherine Street, Montreal. Chief of Honor, Mrs. D. McCORMICK, 4100 St. Catherine Street; Recorder, Mrs. E. W. T. RADDON, 14 Gladstone Ave., Westmount; Medical Examiner, Dr. HELEN MACDONALD, 200 Milton Street.

In the September number of the D. of H. Review, Pioneer No. 1 of Montreal is mentioned in the list of lodges that deserves favorable mention for receiving members and making gains in the beneficial department.

The new rates in the A. O. U. W. should not effect the membership of the Degree of Honor as the rates are not ours. It may be that the same system will not be needed for us for many years and perhaps never. There is no need to worry at present, just work hard and get new members, that will do more good.

Nebraska and Minnesota have been having a membership contest which closed July 1st. In six months, Nebraska gained 1484 members, Minnesota 972.

Evansville Lodge No. 1, of Evansville, Indiana, initiated 58 members during the winter. They claim to be the largest lodge in the city and second in the State, having a membership of 175. Valentine No. 78, of Bakersfield, California, initiated 31 candidates at one meeting recently. Pioneer No. 1, of Montreal, now numbers 31 members, 23 are beneficiary. It will be five years in October since this lodge was formed, but no one can say that the Pioneers are easily discouraged. The members are planning to have a free concert in Victoria Hall, Westmount, the evening of Wednesday, October 14th. All members of the A. O. U. W. and their wives, families and friends are requested to remember the date and attend. The sisters expect the Superior Chief of Honor to be present and speak on the good of our Order. This is the first public entertainment this lodge has given and the brothers should turn out in full force. A good programme will be provided and an enjoyable evening is expected. This concert is to take the place of the usual anniversary social.

It will soon be time to prepare for the winter campaign, and although the past year has been a prosperous one for the Degree, it is hoped that the next will be more so. Christmas time is a favorable season to engage in some charitable work, and let the good will and charity go outside the lodge circle and give a little pleasure or comfort to others who would appreciate and honor the principle of an Order that would prompt such kindness.

Get a hustle on and secure one of the handsome prizes offered by the Grand Lodge for new members.

The cost of life insurance is due to death losses and management expenses. And that organization which can make payment of its death claims in full an absolutely assured fact, and at the same time pays out the least for management expenses, will give permanent insurance at the least cost to its certificate holders as a whole. This is the position occupied by the A. O. U. W.

OFFICIAL DIRECTORY, ANCIENT ORDER OF UNITED WORKMEN

PROVINCE OF QUEBEC.

Table listing lodges in the Province of Quebec with columns for No. and Name of Lodge, Names and Address of Financiers, Master Workman, Meeting Night, and Place of Meeting. Includes lodges like Montreal, Federation, Rushbrook, Metropolitan, Stanley, etc.

NEW BRUNSWICK.

Table listing lodges in New Brunswick with columns for No., Name, and Meeting details. Includes lodges like Chambers, Carleton, Adelphi, etc.

NOVA SCOTIA.

Table listing lodges in Nova Scotia with columns for No., Name, and Meeting details. Includes lodges like Chebucto, Colchester, Springhill, etc.

PRINCE EDWARD ISLAND.

Table listing lodges in Prince Edward Island with columns for No., Name, and Meeting details. Includes lodges like Premier, Beacon.

PRICE LIST OF SUPPLIES

Table listing various supplies for lodges such as Member's Receipt Books, Receiver's Receipt Books, Warrant Books, etc., with prices.

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Marriage Licenses Issued

Table listing regalia items like New Solid A. O. U. W. Officer's Badges and Jewels, Members' Badges, etc., with prices.

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