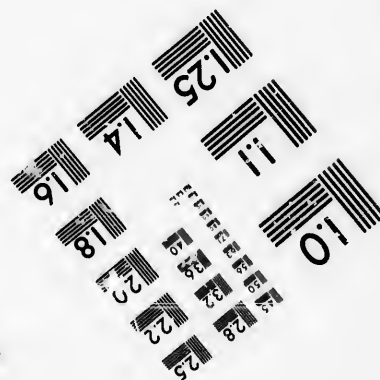
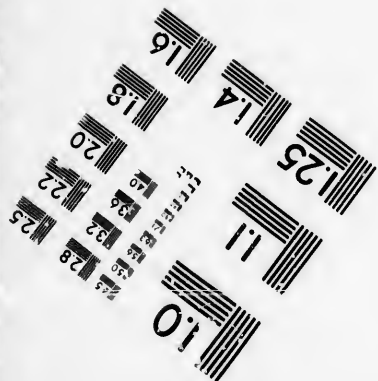
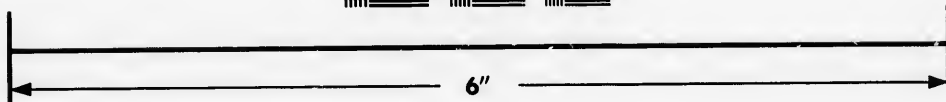
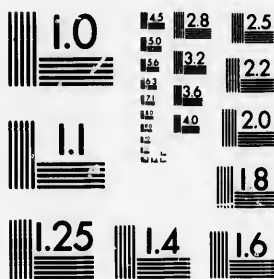
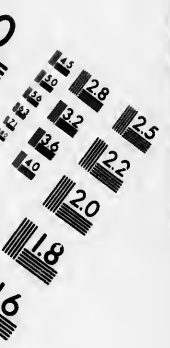


**IMAGE EVALUATION
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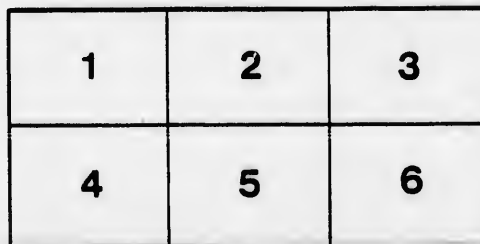
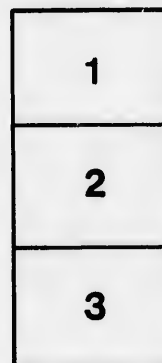
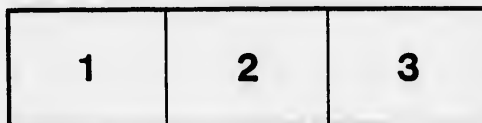
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J. A. Thomas

A. O. F.

ENDOWMENT FUND
LAWS.

Adopted at the General Meeting held at
Brantford, August 23rd, 1887.

BOARD OF DIRECTORS:

WM. MOORE, PRESIDENT.

M. D. DAWSON, VICE-PRESIDENT.

G. C. JOLLY, SEC. - TREAS.

T. S. MINTON.

W. T. DUFF.

J. A. THOMAS.

ANDREW DREWE.

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ENDOWMENT FUND.

PREAMBLE.

The establishment of a Mutual Relief or Endowment Fund being a recognized principle in Forestry ; it is deemed essential for the protection and support of the widows and orphans of deceased brothers that such a fund be created, to be known as the A. O. F. Endowment Fund. It is to be under the exclusive jurisdiction of a Board of Directors, consisting of seven members, who shall be elected at a general meeting of the members to be held bi-annually at the same time and place of S. H. C. meeting ; no member to be eligible who is not a member of the Endowment Fund.

SEC. 1.—The membership of this fund shall consist of members of the A. O. F. who are in good standing in some Subordinate Court, and members of foreign Courts residing within the jurisdiction of the S. H. C. of the Dominion of Canada, and not less than eighteen or more than forty-five years of age. A member shall be considered in good standing of his Court as soon as his initiation fee is paid, and so long as he is not in arrears to the Court to which he belongs for a period exceeding six months.

SEC. 2.—Every member applying for admission to this fund must do so through the Agent or Secretary of his Court, or in the case of a member of a foreign Court through the Court most convenient, on a blank form supplied for that purpose, and produce a medical certificate of good health from the Surgeon of his Court, or some other regularly qualified physician, both of which shall be forwarded to the Board Secretary, together with an entrance fee of \$2.00

Honorary members shall be admitted upon the same terms as financial members. If the application is passed by the

Surgeon, the applicant shall be supplied with a certificate of membership; if rejected, the entrance fee shall be returned.

SEC. 3.—The capital of this fund shall be derived from admission fees, monthly payments, and accumulated interests thereon.

SEC. 4.—The following table of rates shall be adopted for the creation and maintenance of this fund, to become due in advance :—

TABLE OF MONTHLY RATES FOR DEATH BENEFITS.

BETWEEN THE AGES OF	\$250	\$500	\$750	\$1000	\$2000
18 and 19.....	\$0 18	\$0 35	\$0 53	\$0 70	\$1 40
19 " 20.....	0 19	0 36	0 54	0 71	1 42
20 " 21.....	0 19	0 37	0 55	0 72	1 44
21 " 22.....	0 20	0 38	0 56	0 73	1 46
22 " 23.....	0 20	0 39	0 57	0 74	1 48
23 " 24.....	0 21	0 40	0 58	0 75	1 50
24 " 25.....	0 21	0 41	0 59	0 76	1 52
25 " 26.....	0 22	0 42	0 60	0 77	1 54
26 " 27.....	0 22	0 43	0 61	0 78	1 56
27 " 28.....	0 23	0 44	0 62	0 79	1 58
28 " 29.....	0 23	0 45	0 63	0 80	1 60
29 " 30.....	0 24	0 46	0 64	0 81	1 62
30 " 31.....	0 24	0 47	0 65	0 82	1 64
31 " 32.....	0 25	0 48	0 66	0 83	1 66
32 " 33.....	0 25	0 49	0 67	0 84	1 68
33 " 34.....	0 26	0 50	0 68	0 85	1 70
34 " 35.....	0 26	0 51	0 69	0 86	1 72
35 " 36.....	0 27	0 53	0 71	0 88	1 76
36 " 37.....	0 28	0 55	0 73	0 90	1 80
37 " 38.....	0 29	0 57	0 75	0 92	1 84
38 " 39.....	0 30	0 59	0 77	0 94	1 88
39 " 40.....	0 31	0 61	0 79	0 96	1 92
40 " 41.....	0 32	0 63	0 81	0 98	1 96
41 " 42.....	0 33	0 65	0 83	1 00	2 00
42 " 43.....	0 34	0 67	0 85	1 02	2 04
43 " 44.....	0 35	0 69	0 87	1 04	2 08
44 " under 45.....	0 36	0 72	0 90	1 07	2 14

SEC. 5.—All moneys received for and on behalf of this fund shall be deposited in such bank or banks as may be selected by the Board of Directors, in the name of the A. O. F. Endowment Fund, and no payments shall be made for anything not directly connected with this fund. All drafts and cheques must be signed by the Chairman and Secretary, and impressed with the seal of this fund. A copy of this section, together with the signatures of the aforementioned officers, and an impression of such seal, shall be delivered by the Board to each bank or banks in which such funds are deposited. And that so much of this fund as may not be required for the probable accruing liabilities under the laws of this fund shall be invested by the Board of Directors, in such only of the following ways, as the Board may direct, viz :—In the Post Office Savings Bank, in government or municipal debentures, or other government securities, and in regular chartered banks, or incorporated loan societies.

SEC. 6.—The benefits to be paid by this fund shall be paid by cheque or draft, payable to the person or persons legally entitled to receive the same, and be forwarded through the Court Secretary or Agent.

SEC. 7.—All remittances to this fund shall be sent by Post Office order, registered letter, or through an express company, to the Secretary of the Board.

SEC. 8.—The Secretary shall keep full, complete and accurate books of account in connection with this fund, conduct the correspondence, issue all notices, and generally perform all duties appertaining to his office, and he shall give security for the faithful performance of his duties in the sum of \$2,000.00, and for his services he shall receive the sum of fifty cents per annum for every member of the fund good on the books at the end of the year. He shall also notify Court Secretaries or Agents of members three months in arrears in their respective Courts.

SEC. 9.—The Board shall at their first meeting appoint one of their own number as Treasurer, who shall deposit all monies received by him within twenty-four hours, as per Sec. 5, and shall also give security for the faithful performance of his duties in the sum of \$2,000.00, and for his services he shall receive the sum of \$10 per annum.

SEC. 10.—The books and accounts of this fund shall be audited by three auditors, who shall be appointed at the bi-annual meeting.

SEC. 11.—Every member of this fund who shall change his place of residence, shall notify the Secretary or Agent of his Court within one month, and any failure to comply with this requirement shall be at the risk of the member.

SEC. 12.—In each annual report the Board shall give the number of members who have joined this fund during the past year, also the names of the members who have died, or have been suspended.

SEC. 13.—Members shall nominate in writing, on the application, the person or persons to whom they wish the amount of the certificate paid, and shall have the right at any time to revoke the same ; such nomination to be witnessed by a member of the Order, and the seal of the Court attached, the same to be forwarded by the Secretary or Agent to the Secretary of the Board, who shall cause the same to be entered in a book provided for that purpose.

SEC. 14.—Upon the death of a member of this fund the person or persons entitled to receive the benefits shall produce a certificate of death and burial to the Secretary of the Court to which deceased member belonged, said certificates to be forwarded to the Secretary of the Board, who will lay the same before the Board, and if found correct, shall issue a draft for payment of the same, the said draft to be drawn in favor of the persons legally entitled to receive the same, provided always

that the Board shall have forty days after proof of death in which to settle the claim.

SEC. 15.—Any member in arrears for four months dues shall be suspended from the benefits of this fund, and shall only be re-instated upon producing a medical certificate, and upon payment of all dues at the date of his suspension, and that may have accrued up to the time of his reinstatement. The Secretary or Agent of the Court shall notify each member in arrears at least two weeks previous to the expiration of the four months. No member shall be entitled to the benefits of this fund after being expelled from the Order.

SEC. 16.—Any member who shall in his declaration and at the time of his admission as a member, knowingly make any false statement as to his health, age, or condition, or conceal any disease or bodily infirmity tending to shorten life, shall forfeit all claim to and benefit in this fund, and his certificate of membership shall be cancelled.

SEC. 17.—The Secretary or Agent of each Court shall be supplied by the Board with all necessary blanks for compliance with the terms of this fund, in accordance with these laws, free of cost.

SEC. 18.—Any Secretary or Agent failing to comply with the forms and requirements, as laid down in these laws, shall be fined the sum of one dollar, to be paid into this fund.

SEC. 19.—Each Court Secretary or Agent shall keep a separate account of membership in his Court of this fund, such account shall contain all necessary information connected therewith, particularly the name, age, occupation and residence of each member, and whether married or single. The Secretary or Agent to receive for his services the sum of ten cents per annum per member, for every member of his Court belonging to the fund.

SEC. 20.—Any member whose original certificate shall become torn, lost, or destroyed, on producing satisfactory evidence thereof, shall be supplied with a duplicate on payment of twenty-five cents.

SEC. 21.—Any member of this fund who may have taken a beneficiary certificate for \$250, \$500, \$750, or \$1,000, and wishing to increase that amount, shall be permitted to do so, provided the combined certificates shall not amount to more than \$2,000; the applicant shall be required to pass a second medical examination, and be charged for such increased amount the rate according to his age at the time of making the second application, and that a fee of one dollar be charged to cover the expense of the second application.

SEC. 22.—Each Court may appoint one of its members to canvass the other members for this fund, and for every member he obtains and passes he shall receive the sum of one dollar, to be paid from this fund.

SEC. 23.—In cases where no person or persons are entitled to the endowment, it will revert to the Endowment Fund.

SEC. 24.—The Endowment Board does not hold itself responsible for the payment of any endowment if death is brought on by the persistent use of intoxicants.

SEC. 25.—These laws shall only be altered after notice in the *Ancient Forester* has been given of such alteration, at least two months previous to the date at which the next regular or special general meeting may be called.

SEC. 26.—A special meeting of the members of the E. F. may be called at any time between the regular meetings on a requisition to that effect being forwarded to the Secretary of the Board, by at least one-third of the members of the Fund, notice of such meeting to be given by the Secretary of the Fund to the Agents or Secretaries of the Courts at least two weeks before the date on which the meeting is called.

SEC. 27.—The Board shall give a report of the proceedings of this Fund to the S. H. C., at each session thereof.

